

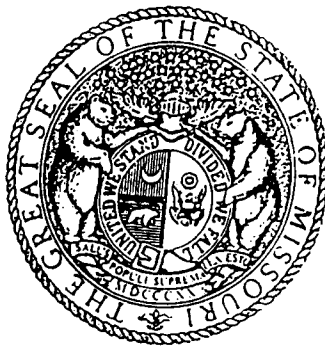
**MISSOURI**  
**Life,**  
**Accident & Health**  
**Supplement Data**  
**1996**



Missouri Department of Insurance  
Statistics Section  
October 1997

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**MISSOURI  
LIFE,  
ACCIDENT & HEALTH  
SUPPLEMENT DATA  
1996**



**Missouri Department of Insurance  
Statistics Section  
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## **PREFACE**

The **Missouri Life, Accident & Health Supplement Data 1996** report presents data collected by the Missouri Department of Insurance from companies that file annual statement supplements for Missouri for 1996. This form is used to collect data in greater detail than reported in the 1996 Annual Statements. All life, health service corporations and fraternal companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo. Beginning in 1995, property and casualty companies were also required to complete the accident and health portion of the annual statement supplement for Missouri as an addendum to the supplement to page 15 of the annual statement.

The enclosed documentation, by company, provides information for each line of business specified in the annual statement supplement, with company profiles listed in alphabetical order. While every effort has been made to assure that all significant errors and omissions in the annual statement supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **Missouri Life, Accident & Health Supplement Data 1996** report is published by the Statistics Section, Division of Market Regulation, Missouri Department of Insurance.

### **Other Publications Available**

The Missouri Department of Insurance publishes the following reports. These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

**Missouri Department of Insurance Annual Report**  
**Missouri Medical Malpractice (Closed Claim) Report**  
**Missouri Real Estate Malpractice (Closed Claim) Report**  
**Missouri Legal Malpractice (Closed Claim) Report**  
**Missouri Products Liability (Closed Claim) Report**  
**Missouri Health Maintenance Organization Report**  
**Missouri Complaint Index Report**  
**Missouri Market Share Report**  
**Missouri Commercial Liability Report**  
**Mortgage Guaranty Report**

### **Databases Available**

*Medicare Supplement Experience Data*  
*Property & Casualty Supplemental Data*  
*Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,*  
*Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile*

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at 573/751-4126.

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# Sample Copy of the 1996 Annual Statement Supplement Form

PLACE BAR CODE HERE			STATE OF MISSOURI DEPARTMENT OF INSURANCE ANNUAL STATEMENT SUPPLEMENT FOR MISSOURI FOR YEAR ENDING		
DUE DATE - MARCH 1			SEE INSTRUCTIONS ON REVERSE SIDE		
NAIC GROUP #	NAIC COMPANY #	COMPANY			
PERSON COMPLETING FORM			TELEPHONE NUMBER		
LIFE INSURANCE					
	I	II	III	IV	V
	NUMBER OF INSURED	DIRECT PREMIUM & ANNUITY CONSIDERATIONS	DIRECT DIVIDENDS TO POLICYHOLDER	DIRECT CLAIMS, BENEFITS & SURRENDER VALUES PAID	LIFE INSURANCE IN FORCE (000) DECEMBER 31
INDIVIDUAL BUSINESS					
1.1) Whole					
1.2) Term					
1.3) Universal					
1.4) Graded Death Benefits					
1.5) Credit					
1.6) Variable Life					
1.7) Annuities					
a) Ordinary Allocated					
b) Unallocated					
c) Variable Excluding b' Above					
d) Modified Guaranteed					
1.8) Deposit-Type Funds (line 3)					
1.9)					
1.10) TOTAL INDIVIDUAL					
GROUP BUSINESS					
2.1) Whole					
2.2) Term					
2.3) Universal					
2.4) Graded Death Benefits					
2.5) Credit					
2.6) Variable Life					
2.7) Annuities					
a) Ordinary Allocated					
b) Unallocated					
c) Variable Excluding b' Above					
d) Modified Guaranteed					
2.8) Deposit-Type Funds (line 3)					
2.9)					
2.10) TOTAL GROUP					
3) TOTAL LIFE					
ACCIDENT & HEALTH INSURANCE					
	I	II	III	IV	V
	NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID
INDIVIDUAL BUSINESS					
4.1) All Other Medical Expense (excluding lines listed below)					
4.2) Medicare Supplement					
4.3) Long Term Care					
4.4) Specified Disease					
4.5) Accident Only					
4.6) Disability Income					
4.7) Dental					
4.8) Limited Benefit					
4.9) Short Term Credit Disability (10 years or less)					
4.10) Long Term Credit Disability (Mortgage)					
4.11) Credit Unemployment					
4.12) Stop Loss					
4.13) TOTAL INDIVIDUAL					
GROUP BUSINESS					
5.1) Medical Expense					
a) Small employer (25 or less)					
b) Large employer/union					
c) Association					
d) Discretionary					
e) Federal Employees (line 23.1)					
5.2) Medicare Supplement					
5.3) Long Term Care					
5.4) Specified Disease					
5.5) Accident Only					
5.6) Disability Income					
5.7) Dental					
5.8) Limited Benefit					
5.9) Short Term Credit Disability (10 years or less)					
5.10) Long Term Credit Disability (Mortgage)					
5.11) Credit Unemployment					
5.12) Stop Loss					
5.13) TOTAL GROUP					
6) TOTAL ACCIDENT & HEALTH					
GROUP AND GROUP-TYPE INFORMATION					
			HEALTH	LIFE	ANNUITY
7.1) Number of certificate holders under contracts issued in Missouri:			a) Missouri Residents		
			b) Non-Missouri Residents		
7.2) Number of certificate holders under contracts issued in other jurisdictions:			a) Missouri Residents		
			b) Non-Missouri Residents		



## DEFINITION OF TERMS

### Life Insurance

**Number Of Insureds:** For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premium or annuity considerations by company divided by the total amount of direct premium and annuity considerations industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year compared to all companies reporting premiums (or annuity considerations) for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of 1 (one).

**Direct Premiums:** The dollar amount charged when a policyholder contracts for life insurance coverage before reinsurance has been ceded and/or assumed. Rules of life insurance accounting require reporting premiums actually collected.

**Annuity Considerations:** Single payment or periodic payments that are made to purchase an annuity. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Claims and Benefits Paid:** The dollar amount paid in performance of obligations imposed by life or annuity contracts including death benefits, matured endowments, annuity benefits, surrender values and other claims. Includes amounts paid during the current year for obligations incurred in prior years but not obligations to be paid in future years. This is a cash flow item only and not a measure of the profitability or the cost of current coverages.

**Life Insurance in Force:** The value of life insurance in force at year end, which is equal to the amount of insurance in force the previous year plus new contracts issued less contracts ceased during the year.

**Benefits Ratio:** The dollar amount of direct claims and benefits paid plus the dollar amount of direct dividends paid divided by the dollar amount of direct premium and/or annuity considerations for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims, benefits, and/or dividends.

**Whole Life:** A life insurance contract arrangement by which the insured person, upon payment of premium, is guaranteed that upon death, a named beneficiary will receive a stated amount. Though legally whole life contracts are nondivisible entities, they continue to be explained as a combination of "term insurance protection" and "savings". A policyholder may borrow from the insurer an amount up to the cash value, at a contractual rate of interest, using the cash value as collateral. Premiums for a whole life policy may be paid over the life of the insured or for a limited period during which the higher premium charged pays up the policy.

**Term Life:** Life insurance which stays in effect for only a specified, limited period. If an insured dies within that period, the beneficiary receives the death payments. If the insured survives, the policy ends and the beneficiary receives nothing.

**Universal Life:** A life insurance policy under which (1) premiums are flexible, not fixed; (2) protection is adjustable, not fixed; and (3) insurance company expenses and other charges are specifically disclosed to a purchaser.

**Graded Death Benefit:** A death payment that increases with the age of an insured. Graded benefits may increase gradually and then level off, or may increase sharply before becoming level.

**Credit Life:** Insurance issued to a creditor to cover the life of a debtor for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

**Variable Life:** Any individual policy which provides for life insurance the amount or duration of which varies according to the investment experience of any separate account(s) established and maintained by the insurer as to the policy pursuant to section 376.309, RSMo of the insurance laws of the state of domicile of a foreign or alien insurer.

**Annuities:** Contract sold by insurance companies that pays a periodic income benefit for the life of the person (the annuitant) purchasing the contract, or for a specified length of time.

**Ordinary Allocated:** An agreement by an insurer guaranteeing that a specific sum of money will be paid in the future, usually as monthly income, to the annuitant.

**Unallocated:** Contract providing for dollars deposited therein to accumulate at a guaranteed or "current" rate of interest as declared by the company. The funds accumulating in the contract are not allocated to specific persons.

**Variable (Excluding Unallocated):** An annuity in which premium payments are used to purchase accumulation units, their number depending on the value of each unit. The value of a unit is determined by the value of the portfolio of stocks in which the insurance company invests the premiums.

**Modified Guaranteed:** Deferred annuity contract, the underlying assets of which are held in a separate account and the values of which are guaranteed if held for specified periods. It contains nonforfeiture values that are based upon a market-value adjustment formula if held for shorter periods. This formula may or may not reflect the value of assets held in the separate account. The assets underlying the contract must be in a separate account during the period when the contract holder can surrender the contract.

**Deposit-Type Funds:** Premiums, annuity considerations, deposits, and other annuity income not reported on previous lines as direct premiums or annuity considerations, for which individual annuitants can be identified as Missouri residents. This applies to contracts on an individual or group basis.

## DEFINITION OF TERMS

### Accident & Health

**Number Of Insureds:** For individual policies, the number of insured must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year to all companies reporting premiums for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of 1.

**Direct Premiums Written:** Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Medical Expense:** A form of health insurance that provides benefits for medical, surgical, and hospital expenses.

**Medicare Supplement:** A group or individual policy of accident and sickness insurance or a subscriber contract of hospital and medical service associations or health maintenance organizations, other than a policy issued pursuant to a contract under Section 1876 or Section 1833 of the federal Social Security Act, which is advertised, marketed or designed primarily as a supplement to reimbursements under Medicare for the hospital, medical or surgical expenses of persons eligible for Medicare.

**Long Term Care:** Any policy, contract, certificate, evidence of coverage or rider advertised, marketed, offered or designed to provide coverage for not less than 12 consecutive months for each covered person on an expense incurred, indemnity, prepaid or other basis; for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance of personal care services, provided in a setting other than an acute care unit of a hospital. Such term includes group and individual annuities and life insurance policies or riders which provide directly or which supplement long-term care insurance. Such term also includes a policy or rider which provides for payment of benefits based upon cognitive impairment or the loss of functional capacity.

**Specified Disease:** A policy for certain specified diseases only, such as cancer, heart attacks, scarlet fever, smallpox, polio, tetanus, etc.

**Accident Only:** A form of health insurance against loss by bodily injury.

**Disability Income:** A form of health insurance that provides periodic payments to replace income, actually or presumptively lost, when the insured is unable to work as a result of sickness or injury.

**Limited Benefit:** Policy that pays only for specified contingencies in contrast to one paying for all contingencies other than those excluded.

**Short Term Credit Disability:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of less than 10 years.

**Long Term Credit Disability (Mortgage):** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of 10 years or more.

**Credit Unemployment:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other transaction on credit when the debtor is involuntarily unemployed.

**Stop Loss:** A policy, certificate, contract endorsement, attachments, amendments or other modifications to that contract, which protects an employer, trustee, or association against an aggregate amount of claims over a period, by insuring against losses of an employer's self-funded health plan or losses in excess of a specified amount or percentage of the earned premium income.

**LIFE  
INSURANCE**



**TOTAL  
LIFE INSURANCE  
BY  
LINE OF BUSINESS**



**MISSOURI DEPARTMENT OF INSURANCE  
1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSURED	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIVIDENDS TO POLICYHOLDERS	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
<b>INDIVIDUAL</b>							
1.1	WHOLE LIFE	2,748,362	\$762,785,421	\$267,919,615	\$639,173,867	\$57,375,443	118.92
1.2	TERM LIFE	577,977	\$186,796,973	\$11,450,665	\$90,322,298	\$47,475,373	54.48
1.3	UNIVERSAL LIFE	510,690	\$458,744,714	\$9,846,168	\$326,314,659	\$41,310,564	73.28
1.4	GRADED DEATH BENEFITS	52,579	\$9,049,321	\$54,793	\$5,212,192	\$137,738	58.20
1.5	CREDIT LIFE	123,204	\$12,844,260	\$0	\$4,908,693	\$889,141	38.22
1.6	VARIABLE LIFE	104,786	\$142,066,153	\$1,566,918	\$71,359,526	\$13,228,802	51.33
1.7A	ORDINARY ALLOCATED ANNUITIES	276,097	\$500,048,976	\$3,761,555	\$702,397,266	\$0	36.03
1.7B,1.7C,1.7D & 1.8	VARIABLE ANNUITIES & DEPOSIT TYPE FUNDS	211,010	\$1,222,502,348	\$309,752	\$440,121,589	\$0	141.22
1.10	TOTAL INDIVIDUAL	4,602,310	\$3,294,838,119	\$294,909,464	\$2,279,810,089	\$160,417,153	78.14
<b>GROUP</b>							
2.1	WHOLE LIFE	48,307	\$18,365,407	\$34,792	\$18,778,332	\$1,446,781	102.44
2.2	TERM LIFE	2,553,260	\$284,504,098	\$3,463,185	\$378,715,255	\$104,701,179	134.33
2.3	UNIVERSAL LIFE	109,486	\$36,794,534	\$5,826	\$13,984,643	\$6,668,723	38.02
2.4	GRADED DEATH BENEFITS	38,204	\$7,079,849	\$0	\$2,539,958	\$143,098	35.88
2.5	CREDIT LIFE	852,160	\$44,425,833	\$179,817	\$21,648,984	\$3,629,026	49.14
2.6	VARIABLE LIFE	4,206	\$4,516,798	\$0	\$1,972,894	\$847,940	43.68
2.7A	ORDINARY ALLOCATED ANNUITIES	143,977	\$256,023,569	\$833,142	\$377,766,925	\$0	34.00
2.7B,2.7C,2.7D & 2.8	VARIABLE ANNUITIES & DEPOSIT TYPE FUNDS	230,665	\$1,013,050,412	\$576,462	\$343,811,205	\$0	147.88
2.10	TOTAL GROUP	3,980,265	\$4,959,548,752	\$5,087,604	\$1,159,226,670	\$117,436,745	69.94
<b>TOTAL INDIVIDUAL AND GROUP BUSINESS</b>							
3	TOTAL LIFE	8,582,668	\$4,613,863,473	\$299,996,997	\$3,439,036,749	\$277,853,897	75.39



**INDIVIDUAL  
LIFE INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**



**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ABRAHAM LINCOLN INSURANCE COMPANY	0.0016	353	129	\$12,582	\$193	\$20,458	\$1,242	164.13
2	ACADEMY LIFE INSURANCE CO*	0.0209	209	642	\$159,554	\$22,622	\$52,575	\$16,704	47.13
3	ADVANCE INSURANCE COMPANY	0.0002	423	4	\$1,533	\$0	\$0	\$55	0.00
4	AETNA LIFE INS AND ANNUITY CO*	0.0466	145	320	\$355,615	\$0	\$59,273	\$17,626	16.67
5	AETNA LIFE INSURANCE COMPANY*	0.1144	87	6,319	\$872,619	\$540,665	\$1,679,980	\$45	254.48
6	AID ASSOCIATION FOR LUTHERANS	0.4199	39	19,973	\$3,203,046	\$4,086,510	\$4,231,681	\$316,895	259.70
7	AIG LIFE INSURANCE COMPANY	0.0183	219	517	\$139,376	\$0	\$12,705	\$22,406	9.12
8	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0075	268	6,609	\$57,241	\$0	\$212,180	\$49,327	370.68
9	ALFA LIFE INSURANCE CORPORATION	0.0000	457	3	\$0	\$0	\$0	\$25	N/A
10	ALL AMERICAN LIFE INSURANCE COMPANY*	0.1198	83	6,928	\$913,571	\$10,305	\$444,333	\$73,577	49.76
11	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.1342	78	1,956	\$1,023,685	\$7,607	\$899,693	\$117,899	88.63
12	ALLIED LIFE INS CO	0.0039	314	71	\$29,423	\$0	\$0	\$11,825	0.00
13	ALLSTATE LIFE INS CO OF NEW YORK	0.0001	427	4	\$1,104	\$0	\$0	\$42	0.00
14	ALLSTATE LIFE INSURANCE COMPANY	0.0677	100	3,528	\$745,148	\$0	\$703,074	\$32,178	94.35
15	AMERICAN AMICABLE LIFE INS CO TX	0.0193	214	358	\$147,585	\$117	\$72,606	\$13,174	49.28
16	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0276	179	779	\$210,879	\$0	\$527,329	\$35,617	250.06
17	AMERICAN CAPITOL INSURANCE COMPANY	0.0052	295	440	\$40,021	\$2,975	\$22,782	\$2,140	64.36
18	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0000	442	0	\$366	\$0	\$52,000	\$0	14207.65
19	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0001	441	3	\$396	\$251	\$85	\$22	84.85
20	AMERICAN FAMILY LIFE ASSUR CO GA	0.0044	303	244	\$33,709	\$0	\$27,130	\$1,634	80.48
21	AMERICAN FAMILY LIFE INSURANCE CO	1.1690	22	61,783	\$8,916,619	\$5,928,988	\$7,044,595	\$1,544,284	145.50
22	AMERICAN FIDELITY ASSURANCE COMPANY	0.0449	149	3,946	\$342,628	\$283	\$1,420,658	\$30,646	414.72
23	AMERICAN FIDELITY LIFE INSURANCE CO	0.0830	108	3,549	\$633,009	\$2,400	\$137,402	\$40,028	22.09
24	AMERICAN FOUNDATION LIFE INS CO	0.0053	294	518	\$40,055	\$1,801	\$35,849	\$1,831	94.00
25	AMERICAN FOUNDERS LIFE INSURANCE CO*	0.0051	296	84	\$38,955	\$1,097	\$20,396	\$544,496	55.17
26	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.7815	29	117,719	\$5,961,253	\$43,040	\$6,773,039	\$268,497	114.34
27	AMERICAN GENERAL LIFE INS CO NY	0.0017	352	29	\$12,959	\$766	\$1,932	\$681	20.82
28	AMERICAN GENERAL LIFE INSURANCE CO	0.0619	129	7,915	\$471,932	\$45,740	\$945,691	\$37,649	210.08
29	AMERICAN HEALTH & LIFE INSURANCE CO	0.0229	199	7,211	\$174,317	\$5,509	\$556,002	\$13,992	322.12
30	AMERICAN HERITAGE LIFE INSURANCE CO	0.0020	344	31	\$15,010	\$0	\$19,893	\$1,614	132.53
31	AMERICAN HOME LIFE INSURANCE CO	0.0772	116	3,713	\$588,809	\$31,209	\$330,298	\$48,199	61.40
32	AMERICAN INCOME LIFE INSURANCE CO	0.5741	33	20,713	\$4,378,803	\$840	\$1,239,150	\$178,527	28.32
33	AMERICAN INSURANCE CO OF TEXAS*	0.0001	430	6	\$1,020	\$0	\$0	\$47	0.00
34	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0018	348	4	\$13,625	\$0	\$34,436	\$140	252.74
35	AMERICAN INVESTORS LIFE INS CO	0.0054	291	298	\$40,900	\$6,373	\$27,614	\$11,553	83.10
36	AMERICAN LIFE & HEALTH INS CO	0.0246	193	11,187	\$187,386	\$0	\$351,011	\$8,676	187.32
37	AMERICAN LIFE AND CASUALTY INS CO*	0.0208	210	331	\$158,590	\$714	\$998,392	\$20,447	629.99
38	AMERICAN LIFE INSURANCE CO OF NY	0.0041	306	155	\$31,142	\$0	\$1,407	\$4,454	4.52
39	AMERICAN MEMORIAL LIFE INSURANCE CO	0.3386	45	6,626	\$2,582,432	\$12,734	\$1,117,635	\$23,072	43.77
40	AMERICAN MERCHANTS LIFE INS CO	0.0020	342	355	\$15,195	\$0	\$29,593	\$7,689	194.75
41	AMERICAN NATIONAL INSURANCE COMPANY*	0.7026	31	64,890	\$5,359,517	\$48,177	\$4,844,384	\$299,617	91.31
42	AMERICAN NATIONAL LIFE INS OF TX	0.0027	327	132	\$20,342	\$0	\$57,875	\$357	284.51
43	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0102	254	235	\$78,134	\$0	\$0	\$5,665	0.00
44	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0002	425	1	\$1,513	\$0	\$0	\$50	0.00
45	AMERICAN PUBLIC LIFE INSURANCE CO	0.0009	375	58	\$7,018	\$82	\$690	\$701	11.00
46	AMERICAN REPUBLIC INSURANCE COMPANY	0.1003	96	2,252	\$765,019	\$29,678	\$215,170	\$6,819	32.01
47	AMERICAN STATES LIFE INSURANCE CO	0.0303	173	1,382	\$231,039	\$0	\$102,459	\$9,372	44.35
48	AMERICAN TRAVELLERS LIFE INS CO	0.0383	155	779	\$291,814	\$0	\$126,526	\$4,014	43.36
49	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0005	396	237	\$3,876	\$0	\$0	\$14,918	0.00
50	AMERICAN UNITED LIFE INSURANCE CO	0.1334	79	3,297	\$1,017,848	\$270,623	\$2,362,141	\$101,717	258.66
51	AMERITAS LIFE INSURANCE CORP	0.0803	112	1,984	\$612,202	\$152,133	\$705,396	\$38,289	140.07
52	AMERUS LIFE INSURANCE COMPANY	0.4492	38	5,992	\$3,426,124	\$689,276	\$8,218,349	\$369,589	259.99
53	AMICA LIFE INSURANCE COMPANY	0.0002	421	16	\$1,618	\$0	\$0	\$201	0.00
54	ANCHOR NATIONAL LIFE INS CO*	0.0000	457	3	\$0	\$0	\$0	\$241	N/A
55	ANTHEM LIFE INS CO OF INDIANA	0.0034	320	130	\$26,156	\$0	\$86,430	\$4,730	330.44
56	ARISTAR LIFE INSURANCE COMPANY	0.0004	408	10	\$2,870	\$0	\$3,937	\$72	137.18
57	ASSURED LIFE ASSOCIATION	0.0025	329	108	\$19,288	\$2,905	\$11,803	\$705	76.25
58	ASSURED SECURITY LIFE INS CO INC	0.0000	457	1	\$0	\$0	\$0	\$1	N/A
59	ATLANTA LIFE INSURANCE COMPANY	0.0601	131	6,491	\$458,178	\$0	\$310,876	\$14,881	67.85
60	ATLAS LIFE INSURANCE COMPANY*	0.0521	138	1,141	\$397,525	\$69	\$339,619	\$34,951	85.45
61	AURORA NATIONAL LIFE ASSURANCE CO	0.8622	28	1,089	\$6,576,860	\$0	\$87,476,306	\$211,627	1330.06
62	AUSA LIFE INSURANCE COMPANY INC	0.0000	446	5	\$287	\$0	\$2,021	\$19	704.18
63	AUTO CLUB LIFE INS CO	0.0003	410	13	\$2,650	\$0	\$0	\$102	0.00
64	AUTO OWNERS LIFE INSURANCE COMPANY	0.0032	323	183	\$24,322	\$0	\$24,502	\$2,329	100.74
65	BALTIMORE LIFE INS CO THE	0.0088	261	194	\$67,374	\$2,097	\$9,013	\$1,706	16.49
66	BANKERS FIDELITY LIFE INSURANCE CO	0.0322	169	738	\$245,651	\$0	\$72,750	\$3,894	29.62
67	BANKERS LIFE AND CASUALTY COMPANY	0.2617	59	13,167	\$1,996,305	\$89,883	\$1,726,669	\$55,920	91.00
68	BANKERS NATIONAL LIFE INS CO	0.0092	260	387	\$69,929	\$16,164	\$45,974	\$4,666	88.86
69	BANKERS UNITED LIFE ASSURANCE CO	0.0018	346	39	\$13,992	\$13,363	\$12,006	\$837	95.55
70	BANNER LIFE INS CO	0.0457	148	1,579	\$348,924	\$75,121	\$1,211,488	\$18,730	368.74
71	BCS LIFE INSURANCE COMPANY	0.0006	391	3	\$4,630	\$0	\$0	\$139	0.00
72	BENEFICIAL LIFE INSURANCE COMPANY	0.0026	328	233	\$20,169	\$8,940	\$24,735	\$2,304	166.96
73	BERKSHIRE LIFE INSURANCE COMPANY	0.0458	147	405	\$349,305	\$78,167	\$146,108	\$35,488	64.21
74	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.1185	85	6,209	\$903,948	\$5,847	\$331,545	\$103,148	37.32
75	BUSINESS MENS ASSURANCE CO OF AMERICA	0.2893	55	4,371	\$2,207,104	\$18,590	\$2,814,700	\$90,849	128.37
76	C M LIFE INSURANCE COMPANY	0.3137	52	2,317	\$2,392,783	\$0	\$1,698,041	\$432,847	70.97
77	CAMERON LIFE INSURANCE COMPANY	0.0169	223	601	\$129,243	\$7,652	\$0	\$9,929	5.92
78	CANADA LIFE ASSURANCE COMPANY	0.2405	61	505	\$1,834,810	\$321,588	\$254,269	\$108,698	31.39
79	CAPITAL RESERVE LIFE INSURANCE CO	0.0798	113	11,282	\$608,986	\$0	\$731,827	\$20,410	120.17
80	CAPITAL SECURITY LIFE INSURANCE COMPANY	0.0002	426	21	\$1,262	\$0	\$0	\$158	0.00
81	CAPITOL AMERICAN LIFE INSURANCE COMPANY	0.0005	399	173	\$3,694	\$0	\$0	\$1,257	0.00

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
82	CAPITOL BANKERS LIFE INSURANCE COMPANY	0.0314	171	382	\$239,291	\$0	\$494,354	\$19,595	206.59
83	CATHOLIC FAMILY LIFE INSURANCE	0.0007	386	88	\$5,257	\$3,399	\$7,448	\$312	206.33
84	CATHOLIC KNIGHTS OF AMERICA THE	0.0316	170	2,615	\$240,887	\$30,838	\$90,844	\$9,692	50.51
85	CATHOLIC ORDER OF FORESTERS	0.0058	287	1,018	\$44,390	\$51,547	\$110,082	\$6,924	364.11
86	CENTENNIAL LIFE INSURANCE COMPANY THE	0.0022	337	372	\$16,673	\$0	\$600	\$4,640	3.60
87	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0431	151	2,788	\$328,809	\$35,132	\$1,109,200	\$18,238	348.02
88	CENTRAL SECURITY LIFE INSURANCE CO	0.1159	86	19,406	\$883,729	\$15,263	\$2,683,050	\$24,100	305.33
89	CENTRAL STATES HEALTH & LIFE CO	0.0109	246	557	\$83,520	\$18,157	\$134,560	\$2,617	182.85
90	CENTRAL UNITED LIFE INSURANCE CO*	0.0269	183	798	\$204,898	\$1,613	\$225,596	\$11,180	110.89
91	CERTIFIED LIFE INS CO	0.0007	387	47	\$5,224	\$635	\$12,605	\$186	253.45
92	CHARTER NATIONAL LIFE INSURANCE CO*	0.0000	457	12	\$0	\$0	\$0	\$188	N/A
93	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0007	388	30	\$5,032	\$574	\$3,500	\$445	80.96
94	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0104	252	713	\$79,219	\$0	\$71,134	\$1,383	89.79
95	CHRISTIAN MUTUAL LIFE INS CO	0.0004	404	23	\$3,060	\$196	\$2,032	\$71	72.81
96	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0015	357	93	\$11,650	\$2,075	\$66,362	\$794	587.44
97	CHUBB LIFE INS CO OF AM	0.0351	164	688	\$267,680	\$4,260	\$56,304	\$128,880	22.63
98	CHUBB SOVEREIGN LIFE INS CO	0.1130	90	820	\$862,322	\$0	\$1,438,031	\$141,328	166.76
99	CINCINNATI LIFE INSURANCE COMPANY THE	0.0703	121	1,290	\$536,342	\$0	\$163,741	\$19,992	30.53
100	CITIZENS SECURITY LIFE INS CO	0.0060	285	258	\$45,532	\$0	\$9,920	\$1,169	19.81
101	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0174	222	853	\$132,647	\$34,564	\$179,164	\$11,497	161.13
102	COLONIAL LIFE & ACCIDENT INS CO	0.0112	245	841	\$85,444	\$0	\$20,547	\$4,665	24.05
103	COLONIAL PENN LIFE INSURANCE CO	0.0133	233	362	\$101,742	\$0	\$137,576	\$1,692	135.22
104	COLORADO BANKERS LIFE INS CO*	0.0151	226	386	\$114,954	\$0	\$3,817	\$10,344	3.32
105	COLUMBIA UNIVERSAL LIFE INS CO	0.0145	228	1,695	\$110,731	\$108	\$148,236	\$7,040	133.97
106	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0073	271	56	\$55,856	\$18,763	\$7,529	\$2,864	47.07
107	COLUMBUS LIFE INSURANCE CO	0.0109	247	296	\$83,167	\$61,096	\$67,936	\$5,968	155.15
108	COMBINED INSURANCE CO OF AMERICA	0.3190	50	19,031	\$2,433,335	\$0	\$1,388,586	\$99,252	57.07
109	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0034	319	224	\$26,192	\$0	\$20,000	\$2,722	76.36
110	COMMONWEALTH LIFE INSURANCE COMPANY	0.0236	195	2,070	\$180,003	\$1,277	\$65,553	\$24,177	37.13
111	COMPANION LIFE INSURANCE COMPANY*	0.0000	457	0	\$0	\$0	\$4,900	\$0	N/A
112	CONGRESS LIFE INSURANCE COMPANY	0.0117	243	276	\$89,252	\$0	\$47,506	\$1,026	53.23
113	CONNECTICUT GENERAL LIFE INS CO	7.3819	2	8,557	\$56,307,932	\$17,078,082	\$18,010,164	\$1,787,540	62.31
114	CONNECTICUT NATIONAL LIFE INS CO*	0.0015	361	18	\$11,116	\$0	\$0	\$652	0.00
115	CONSTITUTION LIFE INSURANCE COMPANY	0.0062	282	661	\$47,632	\$10,332	\$104,653	\$2,760	241.40
116	CONTINENTAL ASSURANCE COMPANY	0.1192	84	2,915	\$909,588	\$168,509	\$1,557,797	\$54,788	189.79
117	CONTINENTAL GENERAL INSURANCE CO	0.0024	333	110	\$18,285	\$0	\$2,506	\$709	13.71
118	CONTINENTAL LIFE AND ACCIDENT CO*	0.0020	343	26	\$15,157	\$21	\$48,373	\$542	319.28
119	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0034	321	84	\$26,816	\$0	\$551	\$435	2.13
120	CONTINENTAL LIFE INSURANCE COMPANY	0.0004	403	19	\$3,122	\$0	\$0	\$137	0.00
121	CONTINENTAL WESTERN LIFE INS CO	0.0039	311	543	\$29,998	\$145	\$45,844	\$4,026	153.31
122	COUNTRY INVESTORS LIFE ASSUR CO	0.0000	443	3	\$333	\$0	\$0	\$30	0.00
123	COUNTRY LIFE INSURANCE COMPANY	0.2186	64	7,395	\$1,667,322	\$777,483	\$996,428	\$139,283	106.39
124	COVA FINANCIAL SERVICES LIFE INS CO	0.0000	457	40	\$0	\$0	\$0	\$2,637	N/A
125	CROATIAN CATHOLIC UNION OF USA	0.0003	416	164	\$2,120	\$452	\$3,000	\$220	162.83
126	CROATIAN FRATERNAL UNION OF AMERICA	0.0039	312	798	\$29,883	\$8,079	\$37,191	\$3,985	151.49
127	CROWN LIFE INSURANCE COMPANY*	0.2448	60	1,412	\$1,867,472	\$677,000	\$3,784,574	\$107,532	238.91
128	CSA FRATERNAL LIFE	0.0031	325	660	\$23,308	\$7,578	\$210,896	\$3,888	97.33
129	CUNA MUTUAL INSURANCE SOCIETY	0.0177	221	847	\$135,077	\$9,206	\$69,746	\$2,976	58.45
130	CUNA MUTUAL LIFE INSURANCE COMPANY	0.0254	188	1,715	\$193,384	\$200,395	\$352,610	\$12,127	285.96
131	DEGREE OF HONOR PROTECTIVE ASSOC	0.0016	354	720	\$12,262	\$7,009	\$144,678	\$2,517	1237.05
132	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.0252	190	577	\$191,956	\$84	\$107,284	\$3,153	55.93
133	EMPIRE GENERAL LIFE ASSURANCE CORP	0.0759	117	357	\$578,620	\$0	\$250,000	\$122,435	43.21
134	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0012	365	242	\$9,285	\$1,040	\$64,751	\$611	708.57
135	EMPLOYERS LIFE INS CO OF WAUSAU	0.0074	270	385	\$56,412	\$15,280	\$70,924	\$5,383	152.81
136	EMPLOYERS MODERN LIFE COMPANY	0.0142	230	615	\$108,603	\$7,696	\$161,123	\$4,332	155.45
137	EQUITABLE LIFE & CASUALTY INS CO	0.0446	150	1,265	\$339,934	\$0	\$102,512	\$7,348	30.16
138	EQUITABLE LIFE ASSUR SOCIETY OF THE US	1.3723	18	20,551	\$10,467,847	\$5,950,649	\$6,064,959	\$954,093	114.79
139	EQUITABLE LIFE INSURANCE CO OF IOWA	0.0248	191	2,764	\$189,346	\$456,175	\$161,816	\$20,186	326.38
140	EQUITABLE RESERVE ASSOCIATION	0.0017	349	514	\$13,314	\$20,631	\$46,758	\$1,641	506.15
141	FAMILY BENEFIT LIFE INSURANCE CO	0.0778	115	3,274	\$593,635	\$99,801	\$382,509	\$55,739	81.25
142	FAMILY LIFE INSURANCE COMPANY*	0.0207	211	582	\$158,196	\$0	\$104,801	\$14,953	66.25
143	FAMILY SERVICE LIFE INS CO	0.0106	250	840	\$80,673	\$0	\$183,566	\$3,540	227.54
144	FARM BUREAU LIFE INS CO OF MISSOURI	1.4618	16	33,899	\$11,150,670	\$2,184,250	\$4,624,719	\$796,934	61.06
145	FARMERS AND TRADERS LIFE INS CO	0.0064	279	172	\$49,155	\$11,476	\$35,689	\$2,682	95.95
146	FARMERS NEW WORLD LIFE INSURANCE CO	0.1576	74	11,347	\$1,202,152	\$0	\$834,999	\$224,579	69.46
147	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0244	194	797	\$186,100	\$0	\$538,463	\$4,644	289.34
148	FEDERAL KEMPER LIFE ASSURANCE CO	0.1058	93	1,874	\$806,839	\$506	\$1,347,773	\$237,275	167.11
149	FEDERAL LIFE INSURANCE CO MUTUAL	0.0032	322	300	\$24,741	\$8,833	\$37,093	\$1,009	185.63
150	FEDERATED LIFE INSURANCE COMPANY	0.0101	255	339	\$77,225	\$0	\$103,403	\$3,536	133.90
151	FIDELITY AND GUARANTY LIFE INS CO*	0.0139	231	577	\$105,659	\$16,858	\$55,194	\$13,274	68.19
152	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.0106	249	745	\$80,678	\$44,679	\$155,044	\$5,279	247.56
153	FIDELITY SECURITY LIFE INSURANCE CO*	0.0412	152	4,368	\$313,920	\$0	\$147,388	\$37,120	46.95
154	FINANCIAL ASSURANCE INCORPORATED	0.0000	456	1	\$54	\$0	\$0	\$7	0.00
155	FINANCIAL SECURITY LIFE INS CO	0.0025	331	151	\$19,161	\$1,712	\$33,516	\$2,102	183.85
156	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.0937	102	1,681	\$714,535	\$430,863	\$1,130,178	\$36,087	218.47
157	FIRST CATHOLIC SLOVAK UNION OF USA & CN	0.0002	420	101	\$1,685	\$0	\$7,253	\$214	430.45
158	FIRST COLONY LIFE INSURANCE COMPANY	0.9928	25	11,405	\$7,572,868	\$0	\$11,473,342	\$2,568,582	151.51
159	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0017	351	47	\$13,130	\$1,080	\$0	\$1,068	8.23
160	FIRST NATIONAL LIFE INS CO OF AMERICA	0.0460	146	1,380	\$350,769	\$0	\$224,700	\$24,763	64.06
161	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0039	310	114	\$30,123	\$0	\$8,348	\$226	27.71
162	FLORISTS LIFE INSURANCE COMPANY	0.0006	392	6	\$4,212	\$0	\$1,000	\$217	23.74

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
163	FORETHOUGHT LIFE INSURANCE COMPANY	0.0263	186	2,869	\$200,367	\$0	\$882,272	\$9,823	440.33
164	FORT DEARBORN LIFE INS CO	0.0081	265	694	\$61,504	\$0	\$38,680	\$3,310	62.89
165	FORTIS BENEFITS INSURANCE COMPANY	0.0125	236	301	\$95,428	\$16,998	\$266,739	\$3,394	297.33
166	FRANKLIN LIFE INSURANCE COMPANY	1.6831	10	33,143	\$12,838,753	\$3,603,799	\$5,921,312	\$1,183,886	74.19
167	GARDEN STATE LIFE INSURANCE COMPANY*	0.0001	428	7	\$1,047	\$0	\$201,343	\$80	19230.47
168	GENERAL AMERICAN LIFE INSURANCE CO	4.9923	5	36,979	\$38,080,410	\$17,634,582	\$36,126,213	\$2,789,557	141.18
169	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0001	438	25	\$670	\$0	\$163,033	\$2,132	24333.28
170	GEORGIA INTERNATIONAL LIFE INS CO	0.0015	359	73	\$11,613	\$865	\$3,897	\$734	41.01
171	GERBER LIFE INSURANCE COMPANY	0.1624	72	21,256	\$1,238,405	\$0	\$188,752	\$174,605	15.24
172	GERMANTOWN LIFE INSURANCE COMPANY	0.0000	448	5	\$182	\$0	\$0	\$10	0.00
173	GLOBE LIFE AND ACCIDENT INS CO	0.3225	49	65,969	\$2,459,820	\$6,900	\$834,345	\$415,612	34.20
174	GOLDEN RULE INSURANCE COMPANY	0.1601	73	1,017	\$1,221,298	\$13,359	\$219,083	\$95,397	19.03
175	GOLDEN STATE MUTUAL LIFE INS CO	0.0005	394	36	\$4,024	\$3	\$394	\$149	9.87
176	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.0263	187	725	\$200,355	\$81,851	\$167,888	\$13,048	124.65
177	GRANGE LIFE INSURANCE COMPANY	0.0000	449	1	\$145	\$0	\$0	\$10	0.00
178	GREAT AMERICAN LIFE INSURANCE CO	0.0010	374	40	\$7,553	\$0	\$334	\$591	4.42
179	GREAT AMERICAN RESERVE INS CO	0.0149	227	844	\$113,475	\$55,159	\$59,454	\$5,539	101.00
180	GREAT SOUTHERN LIFE INSURANCE CO	0.0510	139	610	\$389,130	\$564	\$138,616	\$31,681	35.77
181	GREAT WEST LIFE & ANNUITY INS CO*	0.2069	65	801	\$1,578,367	\$576,362	\$6,308,885	\$57,088	436.23
182	GREAT WEST LIFE ASSURANCE COMPANY*	0.0217	207	192	\$165,890	\$0	\$132,903	\$9,921	80.12
183	GREATER BENEFICIAL UNION OF PITTSBURGH	0.0025	330	426	\$19,225	\$4,586	\$30,699	\$1,373	183.54
184	GRINNELL LIFE INSURANCE COMPANY	0.0005	393	45	\$4,121	\$0	\$1,308	\$323	101.50
185	GUARANTEE LIFE INSURANCE COMPANY	0.0470	143	2,355	\$358,162	\$185,245	\$133,318	\$14,553	88.94
186	GUARANTEE PROTECTIVE LIFE COMPANY	0.0013	362	79	\$10,202	\$0	\$32,038	\$376	314.04
187	GUARANTEE RESERVE LIFE INSURANCE CO	0.3009	54	8,488	\$2,295,082	\$0	\$1,031,198	\$32,342	44.93
188	GUARANTEE TRUST LIFE INSURANCE CO*	0.0791	114	12,200	\$603,623	\$0	\$300,821	\$96,618	49.84
189	GUARANTY INCOME LIFE INSURANCE CO	0.0003	414	8	\$2,436	\$2,229	\$2,923	\$25	211.49
190	GUARANTY NATIONAL LIFE INSURANCE CO	0.0003	411	23	\$2,644	\$0	\$6,144	\$72	232.38
191	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.1159	23	6,643	\$8,511,846	\$2,534,622	\$4,421,636	\$470,575	81.72
192	HARTFORD LIFE AND ACCIDENT INS CO*	0.0046	301	110	\$35,000	\$314	\$25,430	\$1,200	73.55
193	HARTFORD LIFE INSURANCE COMPANY	0.0118	241	6,824	\$90,000	\$1,460	\$3,618,393	\$1,594,611	4022.06
194	HARVEST LIFE INSURANCE COMPANY THE	0.0362	159	730	\$276,197	\$0	\$1,167,143	\$20,428	422.58
195	HOME OWNERS LIFE INSURANCE COMPANY	0.0000	452	2	\$91	\$0	\$0	\$14	0.00
196	HOMESTEADERS LIFE COMPANY	0.0600	133	7,218	\$457,327	(\$1,390)	\$564,251	\$10,534	123.08
197	HORACE MANN LIFE INSURANCE COMPANY	0.0692	123	1,640	\$527,514	\$23,665	\$304,933	\$37,711	62.29
198	HUMANA INSURANCE COMPANY	0.0000	457	1	\$0	\$0	\$0	\$1	N/A
199	IDEALIFE INSURANCE COMPANY	0.0118	242	478	\$89,769	\$0	\$106,597	\$4,712	118.75
200	IDS LIFE INSURANCE COMPANY	0.0246	192	1,065	\$187,889	\$0	\$176,137	\$12,179	93.75
201	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0271	182	870	\$207,070	\$37,994	\$276,448	\$17,334	151.85
202	INDEPENDENT ORDER OF FORESTERS THE	0.0632	127	3,250	\$482,160	\$286,164	\$687,253	\$37,075	201.89
203	INDIANAPOLIS LIFE INSURANCE CO	0.1859	68	1,776	\$1,418,165	\$537,428	\$1,036,851	\$82,175	111.01
204	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0224	202	950	\$170,804	\$0	\$61,982	\$7,826	36.29
205	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0006	390	0	\$4,702	\$336	\$13,596	\$0	296.30
206	INTEGON LIFE INSURANCE CORPORATION*	0.0105	251	1,031	\$79,998	\$8,307	\$88,643	\$2,615	121.19
207	INTERCONTINENTAL LIFE INSURANCE CO	0.0021	339	35	\$15,886	\$0	\$52,523	\$749	331.04
208	INTERNATIONAL FINANCIAL SERVICES LIFE	0.0010	373	125	\$7,596	\$0	\$9,165	\$1,342	120.81
209	INVESTORS HERITAGE LIFE INSURANCE CO	0.0049	298	247	\$37,054	\$137	\$68,556	\$902	185.39
210	INVESTORS INSURANCE CORPORATION	0.0005	400	7	\$3,555	\$405	\$0	\$92	11.39
211	INVESTORS LIFE INS CO OF NEBRASKA	0.1734	71	2,936	\$1,322,635	\$933	\$401,215	\$328,438	30.41
212	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0345	165	781	\$263,285	\$739	\$623,136	\$34,453	236.96
213	INVESTORS LIFE INSURANCE CO OF INDIANA	0.0009	378	22	\$6,791	\$0	\$2,827	\$304	41.63
214	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0107	248	314	\$81,987	\$0	\$85,638	\$2,752	104.45
215	J C PENNEY LIFE INSURANCE COMPANY	0.1792	70	7,447	\$1,367,212	\$0	\$807,064	\$41,928	59.03
216	JACKSON NATIONAL LIFE INSURANCE CO	1.6535	13	11,689	\$12,612,439	\$0	\$2,454,662	\$874,453	19.46
217	JEFFERSON PILOT LIFE INS CO	0.0993	98	1,367	\$757,402	\$97,995	\$849,789	\$67,572	125.14
218	JOHN ALDEN LIFE INSURANCE CO	0.0003	415	90	\$2,243	\$0	\$0	\$6,103	0.00
219	JOHN HANCOCK MUTUAL LIFE INS CO	1.1757	21	41,987	\$8,967,872	\$4,423,000	\$8,703,229	\$766,277	146.37
220	KANAWHA INSURANCE COMPANY	0.0001	439	9	\$457	\$112	\$3,109	\$102	704.81
221	KANSAS CITY LIFE INSURANCE CO	0.2340	63	14,765	\$1,784,606	\$248,266	\$3,319,096	\$72,386	199.90
222	KENTUCKY HOME MUTUAL LIFE INS CO	0.0192	216	704	\$146,829	\$150	\$61,918	\$12,888	42.33
223	KEYPORT LIFE INSURANCE COMPANY	0.0000	457	195	\$0	\$0	\$1,002,583	\$29,389	N/A
224	KNIGHTS OF COLUMBUS	1.3193	19	39,038	\$10,063,058	\$4,557,727	\$2,265,701	\$696,138	67.81
225	LAFAYETTE LIFE INSURANCE CO THE	0.1350	77	2,028	\$1,029,379	\$335,450	\$329,335	\$94,925	64.58
226	LEWER LIFE INSURANCE COMPANY	0.0000	453	1	\$85	\$0	\$0	\$5	0.00
227	LIBERTY LIFE ASSUR CO OF BOSTON	0.0621	128	2,160	\$473,477	\$220,469	\$271,280	\$41,713	103.86
228	LIBERTY LIFE INSURANCE COMPANY*	0.0036	316	141	\$27,791	\$2,495	\$76,524	\$1,128	284.33
229	LIBERTY NATIONAL LIFE INSURANCE CO	0.0700	122	1,750	\$533,793	\$164	\$156,297	\$45,018	29.31
230	LIFE & HEALTH INS CO OF AMERICA*	0.0504	140	6,865	\$384,779	\$6,725	\$280,970	\$12,641	74.77
231	LIFE INS CO OF THE SOUTHWEST	0.0011	370	37	\$8,138	\$0	\$0	\$451	0.00
232	LIFE INSURANCE CO OF GEORGIA	0.0093	259	538	\$70,599	\$99	\$218,140	\$6,631	309.12
233	LIFE INSURANCE CO OF NORTH AMERICA	0.0127	235	486	\$97,141	\$0	\$367,986	\$8,846	378.82
234	LIFE INSURANCE COMPANY OF ILLINOIS	0.0000	447	2	\$207	\$0	\$2,753	\$7	1329.95
235	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0222	204	1,494	\$169,327	\$0	\$128,281	\$3,857	75.76
236	LIFE INVESTORS INS CO OF AMERICA	0.0203	212	673	\$154,764	\$60,191	\$77,029	\$12,505	88.66
237	LINCOLN AMERICAN LIFE INSURANCE CO	0.0020	341	156	\$15,624	\$696	\$7,429	\$1,093	52.00
238	LINCOLN BENEFIT LIFE COMPANY	0.0013	363	618	\$10,042	\$7,740	\$5,905	\$11,851	135.88
239	LINCOLN HERITAGE LIFE INSURANCE CO*	0.3489	44	16,143	\$2,661,585	\$54,261	\$1,744,378	\$70,052	67.58
240	LINCOLN LIBERTY LIFE INSURANCE CO*	0.0009	376	12	\$6,966	\$0	\$81,696	\$998	885.67
241	LINCOLN LIFE AND CASUALTY COMPANY*	0.0051	297	304	\$38,930	\$620	\$31,930	\$1,846	83.61
242	LINCOLN MEMORIAL LIFE INSURANCE CO	1.6588	12	22,099	\$12,653,081	\$0	\$3,834,190	\$55,243	30.30
243	LINCOLN MUTUAL LIFE INSURANCE CO	0.0963	101	4,066	\$734,564	\$154,133	\$315,363	\$52,072	63.91

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
244	LONDON PACIFIC LIFE & ANNUITY COMPANY	0.0079	266	26	\$59,926	\$0	\$0	\$5,623	0.00
245	LONE STAR LIFE INSURANCE COMPANY*	0.0100	256	505	\$76,219	\$0	\$111,373	\$4,237	146.12
246	LOYAL AMERICAN LIFE INSURANCE CO	0.0377	156	2,010	\$287,549	\$2,028	\$380,971	\$27,995	133.19
247	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0006	389	117	\$4,767	\$1,382	\$18,594	\$220	419.05
248	LOYALTY LIFE INSURANCE COMPANY	0.0525	137	436	\$400,543	\$11,656	\$1,872,917	\$25,957	470.50
249	LUTHERAN BROTHERHOOD	0.3952	42	9,063	\$3,014,885	\$2,025,128	\$2,317,228	\$236,614	144.03
250	MADISON NATIONAL LIFE INSURANCE CO INC	0.0063	281	144	\$47,840	\$270	\$69,646	\$3,860	146.15
251	MANHATTAN LIFE INSURANCE COMPANY	0.1055	94	1,238	\$804,881	\$81,439	\$505,495	\$60,891	72.92
252	MANHATTAN NATIONAL LIFE INS CO	0.0343	166	106	\$261,899	\$16	\$186,050	\$4,981	71.04
253	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.5195	35	2,980	\$3,962,912	\$0	\$3,927,436	\$940,198	99.10
254	MANUFACTURERS LIFE INSURANCE CO	1.5356	15	0	\$11,713,505	\$2,246,090	\$6,550,363	\$0	75.10
255	MASSACHUSETTS GENERAL LIFE INS CO	0.0898	104	1,737	\$685,155	\$27,990	\$297,884	\$28,029	47.56
256	MASSACHUSETTS MUTUAL LIFE INS CO	4.7750	7	39,363	\$36,423,367	\$15,506,378	\$28,842,105	\$2,680,112	121.76
257	MBL LIFE ASSURANCE CORPORATION	0.1881	67	5,130	\$1,435,095	\$0	\$4,052,729	\$154,348	282.40
258	MEDICAL LIFE INSURANCE COMPANY	0.0010	372	7	\$7,740	\$0	\$100,000	\$55	1291.99
259	MEDICO LIFE INSURANCE COMPANY	0.0235	196	312	\$179,570	\$409	\$8,438	\$1,924	4.93
260	MEGA LIFE AND HEALTH INS CO THE	0.0188	218	1,095	\$143,042	\$8,833	\$198,531	\$6,239	144.97
261	MEMBER SERVICE LIFE INSURANCE COMPANY	0.0000	457	360	\$0	\$0	\$39,811	\$7,168	N/A
262	MEMBERS LIFE INSURANCE COMPANY	0.0001	435	2	\$785	\$0	\$0	\$20	0.00
263	MERIT LIFE INSURANCE CO	0.0232	197	159	\$176,718	\$91	\$74,981	\$2,041	42.48
264	MERRILL LYNCH LIFE INS CO	0.0120	238	170	\$91,738	\$0	\$235,040	\$19,565	256.21
265	METROPOLITAN INS AND ANNUITY CO	0.0011	367	9	\$8,721	\$0	\$0	\$458	0.00
266	METROPOLITAN LIFE INSURANCE COMPANY	6.3525	3	315,529	\$48,456,066	\$18,169,215	\$56,521,923	\$3,457,006	154.14
267	MID AMERICAN CENTURY LIFE INSURANCE CO	0.0001	436	11	\$768	\$0	\$978	\$133	127.34
268	MID CONTINENT LIFE INSURANCE CO	0.4062	41	6,159	\$3,098,347	\$126,938	\$1,340,316	\$478,364	47.36
269	MID SOUTH INSURANCE COMPANY	0.0000	454	8	\$72	\$0	\$371	\$11	515.28
270	MIDLAND LIFE INSURANCE COMPANY THE	0.0156	225	343	\$119,201	\$10,655	\$7,732	\$92,753	15.43
271	MIDLAND NATIONAL LIFE INSURANCE CO*	0.3166	51	5,130	\$2,415,004	\$31,045	\$1,199,433	\$341,558	50.95
272	MIDWEST NATIONAL LIFE INS CO OF TN	0.0467	144	560	\$355,933	\$325	\$87,426	\$25,087	24.65
273	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0031	324	151	\$23,378	\$5,978	\$9,054	\$1,405	64.30
274	MINNESOTA MUTUAL LIFE INSURANCE CO	0.2720	57	1,925	\$2,074,567	\$513,340	\$758,903	\$34,147	61.33
275	MISSION LIFE INSURANCE COMPANY	0.0192	215	637	\$146,740	\$1,879	\$77,134	\$4,068	53.85
276	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0003	412	5	\$2,609	\$0	\$285	\$35	10.92
277	MML BAY STATE LIFE INS CO	0.3294	46	1,481	\$2,512,464	\$0	\$190,813	\$262,732	7.59
278	MODERN AMERICAN LIFE INSURANCE CO	0.1024	95	11,119	\$781,121	\$262,848	\$2,827,634	\$74,970	395.65
279	MODERN WOODMEN OF AMERICA	0.2691	58	19,767	\$2,052,385	\$877,798	\$2,199,606	\$190,706	149.94
280	MONITOR LIFE INSURANCE CO OF NY	0.0015	358	127	\$11,649	\$1,184	\$0	\$842	10.16
281	MONTGOMERY WARD LIFE INSURANCE CO	0.0500	141	800	\$381,441	\$0	\$127,304	\$5,668	33.37
282	MONUMENTAL LIFE INSURANCE COMPANY	0.4537	37	29,804	\$3,460,667	\$6,836	\$1,507,780	\$190,341	43.77
283	MONY LIFE INS CO OF AMERICA	0.0000	457	31	\$0	\$0	\$90,916	\$2,036	N/A
284	MOUNTAIN LIFE INSURANCE COMPANY	0.0000	445	2	\$302	\$0	\$0	\$40	0.00
285	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0011	368	30	\$8,639	\$0	\$0	\$142,600	0.00
286	MUTUAL LIFE INSURANCE CO OF NY*	0.9646	26	13,073	\$7,358,058	\$3,015,882	\$5,191,707	\$412,070	111.55
287	MUTUAL OF AMERICA LIFE INSURANCE CO	0.0023	334	25	\$17,894	\$4,224	\$0	\$366	23.61
288	MUTUAL SERVICE LIFE INSURANCE CO*	0.0007	385	53	\$5,552	\$2,941	\$20,181	\$564	416.46
289	MUTUAL TRUST LIFE INSURANCE COMPANY	0.1134	89	875	\$865,044	\$176,050	\$197,210	\$58,072	43.15
290	NACOLAH LIFE INS CO	0.0001	429	31	\$1,025	\$0	\$783	\$143	76.39
291	NATIONAL BENEFIT LIFE INSURANCE CO	0.0218	206	2,853	\$166,056	\$0	\$70,745	\$33,317	42.60
292	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.0016	355	146	\$12,257	\$8,564	\$9,701	\$175	149.02
293	NATIONAL FARMERS UNION LIFE INS CO	0.0010	371	58	\$7,753	\$990	\$32,963	\$752	437.93
294	NATIONAL FIDELITY LIFE INSURANCE CO	0.0751	118	4,581	\$572,556	\$66,940	\$1,327,986	\$30,077	243.63
295	NATIONAL FOUNDATION LIFE INS CO	0.0072	272	299	\$55,181	\$211	\$4,024	\$4,809	7.67
296	NATIONAL FRATERNAL SOCIETY/DEAF	0.0001	433	78	\$969	\$0	\$2,760	\$101	284.83
297	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0229	198	289	\$174,636	\$26,553	\$562,845	\$12,195	337.50
298	NATIONAL LIFE INSURANCE COMPANY	0.8685	27	3,737	\$6,624,978	\$3,156,657	\$4,320,255	\$310,216	112.86
299	NATIONAL SLOVAK SOCIETY OF THE USA	0.0000	451	0	\$116	\$74	\$93,857	\$0	80975.00
300	NATIONAL STATES INSURANCE COMPANY	0.0358	160	975	\$273,287	\$0	\$26,047	\$8,143	9.53
301	NATIONAL TRAVELERS LIFE COMPANY	0.0335	167	2,118	\$255,212	\$91,415	\$270,872	\$54,579	141.96
302	NATIONAL WESTERN LIFE INSURANCE CO	0.0913	103	4,091	\$696,726	\$0	\$1,036,654	\$18,828	148.79
303	NATIONWIDE LIFE INSURANCE CO	0.0132	234	628	\$100,893	\$51,349	\$83,711	\$6,259	133.86
304	NETWORK AMERICA LIFE INSURANCE COMPANY	0.0134	232	155	\$102,471	\$0	\$51,000	\$1,007	49.77
305	NEW AMERICAN LIFE INSURANCE CO	0.0295	175	3,585	\$224,718	\$54,997	\$287,206	\$30,286	152.28
306	NEW ERA LIFE INS CO OF THE MIDWEST*	0.0015	360	196	\$11,346	\$0	\$33,532	\$628	295.54
307	NEW YORK LIFE INSURANCE COMPANY	4.9489	6	73,375	\$37,749,253	\$19,434,221	\$35,276,231	\$2,542,637	144.93
308	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0087	262	411	\$66,139	\$0	\$13,984	\$4,324	21.14
309	NORTH AMERICAN INSURANCE COMPANY	0.0004	407	7	\$2,873	\$0	\$0	\$28	0.00
310	NORTH CAROLINA MUTUAL LIFE INS CO	0.0005	401	98	\$3,507	\$1,065	\$5,649	\$194	191.45
311	NORTH WEST LIFE ASSUR CO OF CANADA	0.0001	432	2	\$981	\$0	\$16,398	\$45	1671.56
312	NORTHERN LIFE INSURANCE COMPANY	0.0060	284	237	\$45,621	\$7,983	\$51,945	\$2,327	131.36
313	NORTHWESTERN MUTUAL LIFE INS CO	9.6736	1	83,775	\$73,788,559	\$40,614,066	\$31,101,461	\$5,964,823	97.19
314	OCCIDENTAL LIFE INS CO OF NC	0.0016	356	189	\$11,905	\$4,176	\$0	\$1,586	35.08
315	OHIO LIFE INSURANCE COMPANY	0.0042	305	212	\$32,128	\$0	\$20,413	\$1,579	63.54
316	OHIO NATIONAL LIFE INS CO THE	0.1991	66	5,084	\$1,518,635	\$839,276	\$681,214	\$85,021	100.12
317	OHIO STATE LIFE INSURANCE CO THE	0.0357	161	581	\$271,952	\$5,412	\$95,418	\$54,203	37.08
318	OLD AMERICAN INSURANCE COMPANY	1.0608	24	34,294	\$8,091,535	\$0	\$4,998,774	\$129,164	61.78
319	OLD LINE LIFE INS CO OF AMERICA*	0.3763	43	6,585	\$2,870,433	\$1,513	\$1,967,308	\$578,231	68.59
320	OLD RELIANCE INSURANCE COMPANY	0.0017	350	54	\$13,184	\$48	\$15,972	\$409	121.51
321	OLD UNITED LIFE INSURANCE COMPANY	0.0009	381	1,046	\$6,596	\$0	\$3,799	\$2,924	57.60
322	OXFORD LIFE INSURANCE COMPANY	0.0000	457	54	\$0	\$0	\$67,948	\$645	N/A
323	OZARK NATIONAL LIFE INSURANCE CO	2.0009	9	45,806	\$15,262,447	\$155,189	\$5,045,074	\$1,270,657	34.07
324	PACIFIC MUTUAL LIFE INSURANCE CO	0.0224	201	2,235	\$171,027	\$124,489	\$311,829	\$895,611	255.12

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
325	PAN AMERICAN LIFE INSURANCE COMPANY	0.0268	184	820	\$204,508	\$87,917	\$315,664	\$16,943	197.34
326	PAUL REVERE LIFE INSURANCE CO	0.0113	244	1,222	\$86,451	\$0	\$174,184	\$4,579	201.48
327	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.0332	168	379	\$253,250	\$0	\$40,081	\$42,771	15.83
328	PEKIN LIFE INSURANCE COMPANY	0.0040	308	111	\$30,686	\$485	\$10,152	\$3,785	34.66
329	PENN MUTUAL LIFE INSURANCE CO THE	0.1138	88	5,555	\$868,305	\$804,725	\$1,740,384	\$58,071	293.11
330	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0825	110	1,666	\$628,999	\$0	\$88,599	\$11,100	14.09
331	PENSION LIFE INS CO OF AMERICA*	0.0000	455	1	\$67	\$0	\$0	\$6	0.00
332	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0021	340	304	\$15,775	\$330	\$7,121	\$1,172	47.23
333	PFL LIFE INSURANCE COMPANY	0.4124	40	13,830	\$3,145,452	\$81,940	\$1,122,745	\$81,942	38.30
334	PHARMACISTS LIFE INSURANCE COMPANY	0.0059	286	73	\$45,151	\$51	\$0	\$4,142	0.11
335	PHF LIFE INSURANCE COMPANY	0.0000	450	1	\$117	\$0	\$0	\$25	0.00
336	PHILADELPHIA LIFE INS CO	0.0986	99	2,180	\$752,148	\$8,098	\$274,500	\$55,753	37.57
337	PHILADELPHIA UNITED LIFE INS CO	0.0000	457	21	\$0	\$0	\$0	\$21	N/A
338	PHOENIX HOME LIFE MUTUAL INS CO	1.6157	14	12,955	\$12,324,259	\$7,906,994	\$6,925,030	\$999,394	120.35
339	PHYSICIANS LIFE INSURANCE COMPANY	0.0376	157	3,534	\$286,556	\$0	\$193,504	\$20,084	67.53
340	PIERCE NATIONAL LIFE INSURANCE CO	0.3026	53	13,231	\$2,308,417	\$2,771	\$1,631,949	\$37,718	70.82
341	PIONEER LIFE INSURANCE COMPANY	0.0367	158	3,368	\$279,581	\$0	\$85,754	\$21,249	30.67
342	PIONEER MUTUAL LIFE INS CO	0.0053	293	208	\$40,430	\$3,474	\$134,856	\$3,966	342.15
343	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0000	444	1	\$321	\$0	\$0	\$44	0.00
344	POLISH NATNL ALLIANCE OF THE US OF N. A	0.0067	277	1,639	\$51,414	\$30,578	\$61,348	\$3,451	178.80
345	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.0066	278	1,081	\$50,126	\$9,744	\$20,569	\$2,193	60.47
346	POLISH WOMENS ALLIANCE OF AMERICA	0.0001	437	113	\$722	\$565	\$2,440	\$138	416.20
347	PREFERRED RISK LIFE INSURANCE CO	0.0081	264	1,071	\$62,140	\$2,694	\$91,023	\$13,409	150.82
348	PRESIDENTIAL LIFE INSURANCE CO	0.0070	275	156	\$53,697	\$0	\$136,785	\$1,600	254.70
349	PRINCIPAL MUTUAL LIFE INS CO	0.5205	34	4,754	\$3,970,648	\$3,741,479	\$3,604,057	\$124,723	185.00
350	PROFESSIONAL INS CORPORATION	0.0005	395	22	\$3,959	\$0	\$0	\$437	0.00
351	PROTECTIVE LIFE INSURANCE COMPANY	0.1119	91	2,814	\$853,470	\$45,885	\$1,059,942	\$237,114	129.57
352	PROVIDENT INDEMNITY LIFE INS CO	0.0103	253	165	\$78,733	\$0	\$6,431	\$2,205	8.17
353	PROVIDENT LIFE AND ACCIDENT INS CO	1.4011	17	9,647	\$10,687,745	\$1,272	\$2,693,923	\$458,044	25.22
354	PROVIDENT LIFE AND CASUALTY INS CO	0.0002	418	7	\$0	\$0	\$1,711	\$56	0.00
355	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.1853	69	3,340	\$1,413,168	\$485,830	\$928,369	\$151,122	100.07
356	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0004	409	14	\$2,837	\$0	\$910	\$73	32.08
357	PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	0.0022	336	5	\$16,706	\$785	\$1,782	\$1,297	15.37
358	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0815	111	6,329	\$621,753	\$5,364	\$611,743	\$20,153	99.25
359	PRUDENTIAL INSURANCE CO OF AMERICA THE	6.3343	4	286,139	\$48,316,737	\$43,091,324	\$40,527,334	\$2,097,371	173.06
360	PYRAMID LIFE INSURANCE COMPANY	0.0252	189	4,353	\$192,375	\$3,509	\$330,764	\$34,889	173.76
361	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0291	176	6,375	\$221,629	\$19,719	\$313,063	\$42,277	150.15
362	RELIABLE LIFE INSURANCE COMPANY*	1.6769	11	213,473	\$12,791,337	\$51	\$7,369,040	\$640,567	57.61
363	RELANCE STANDARD LIFE INSURANCE CO*	0.0069	276	1,200	\$52,287	\$0	\$464,930	\$4,025	889.19
364	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0063	258	335	\$70,825	\$0	\$0	\$11,757	0.00
365	RELIASTAR LIFE INSURANCE COMPANY	0.0717	119	3,071	\$546,666	\$252,537	\$883,983	\$28,874	207.90
366	RELIASTAR UNITED SERVICES LIFE INS CO	0.0687	124	1,031	\$523,719	\$78,753	\$425,295	\$18,167	95.86
367	RESERVE NATIONAL INSURANCE COMPANY	0.0047	300	669	\$35,623	\$0	\$23,202	\$1,216	65.13
368	RGA REINSURANCE COMPANY	0.2353	62	221	\$1,794,690	\$738,861	\$1,465,346	\$46,654	122.82
369	ROYAL ARCANUM SUPREME COUNCIL OF	0.0018	347	275	\$13,873	\$15,345	\$20,952	\$904	261.64
370	ROYAL LIFE INSURANCE CO OF AMERICA	0.0054	292	24	\$40,874	\$0	\$12,771	\$3,289	31.24
371	ROYAL MACCABEES LIFE INSURANCE CO	0.0054	289	1,072	\$41,384	\$48,973	\$195,850	\$3,319	591.59
372	ROYAL NEIGHBORS OF AMERICA	0.0304	172	12,196	\$232,030	\$200,728	\$484,058	\$28,071	295.13
373	RUSHMORE NATIONAL LIFE INSURANCE CO	0.0047	299	686	\$56,220	\$57,344	\$133,554	\$2,259	527.05
374	SAFECO LIFE INSURANCE COMPANY*	0.0300	174	1,013	\$228,617	\$433	\$180,885	\$8,846	79.31
375	SAFECO NATIONAL LIFE INS CO	0.0011	369	190	\$8,213	\$0	\$547	\$2,078	6.66
376	SEABOARD LIFE INSURANCE CO (USA)	0.0005	398	9	\$3,843	\$0	\$0	\$123	0.00
377	SECURA LIFE INSURANCE CO	0.0039	313	179	\$29,822	\$0	\$1,767	\$1,530	5.93
378	SECURITY BENEFIT LIFE INSURANCE CO	0.1252	82	6,830	\$954,722	\$257,259	\$1,020,782	\$57,170	133.87
379	SECURITY CONNECTICUT LIFE INS CO	0.0118	240	131	\$90,067	\$2,634	\$0	\$3,336	2.92
380	SECURITY LIFE INS CO OF AMERICA	0.0674	125	259	\$514,270	\$0	\$75,855	\$2,153	14.75
381	SECURITY LIFE OF DENVER INSURANCE CO*	0.0075	269	326	\$57,075	\$1,356,399	\$228,519	\$2,790	2776.90
382	SECURITY MUTUAL LIFE INS CO OF NE	0.0610	130	1,138	\$465,573	\$137,311	\$1,047,130	\$42,691	254.41
383	SECURITY MUTUAL LIFE INS CO OF NY	0.0600	132	430	\$457,781	\$29,006	\$33,103	\$23,772	13.57
384	SENTINEL AMERICAN LIFE INSURANCE CO	0.0001	431	36	\$1,016	\$0	\$0	\$48	0.00
385	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0219	205	780	\$166,992	\$5,511	\$102,945	\$13,843	64.95
386	SETTLERS LIFE INSURANCE COMPANY	0.0004	406	6	\$2,929	\$0	\$0	\$143	0.00
387	SHELTER LIFE INSURANCE CO	0.3286	47	12,532	\$2,506,269	\$1,203,601	\$1,782,160	\$131,496	119.13
388	SHENANDOAH LIFE INSURANCE COMPANY	0.0027	326	77	\$20,624	\$8,242	\$9,078	\$888	83.98
389	SLOVENE NATIONAL BENEFIT SOCIETY	0.0008	382	387	\$6,386	\$1,880	\$3,003	\$1,153	76.46
390	SOUTHLAND LIFE INSURANCE COMPANY	0.0000	457	381	\$0	\$4	\$0	\$1,623	N/A
391	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.3258	48	1,854	\$2,484,930	\$294	\$659,851	\$13,128	26.57
392	STANDARD INSURANCE COMPANY	0.0124	237	136	\$94,445	\$25,408	\$118,727	\$3,953	152.61
393	STANDARD LIFE AND ACCIDENT INS CO	0.0825	109	5,388	\$629,014	\$25,873	\$567,411	\$21,421	94.32
394	STANDARD LIFE INS CO OF INDIANA	0.0002	422	8	\$1,598	\$0	\$110,587	\$200	6920.34
395	STATE AUTO LIFE INSURANCE CO	0.0037	315	29	\$28,601	\$4,648	\$0	\$2,143	19.63
396	STATE FARM LIFE INSURANCE COMPANY	3.7435	8	103,071	\$28,554,746	\$17,378,297	\$15,619,374	\$2,368,408	115.56
397	STATE LIFE INSURANCE COMPANY	0.0263	185	360	\$200,964	\$50,608	\$326,476	\$14,664	187.64
398	STATE MUTUAL INSURANCE CO	0.0276	180	887	\$210,636	\$40,273	\$341,845	\$14,390	181.41
399	STATESMAN NATIONAL LIFE INS CO THE	0.4564	36	10,877	\$3,481,539	\$0	\$1,823,764	\$18,096	52.38
400	STONEBRIDGE INSURANCE COMPANY	0.0009	379	14	\$6,753	\$0	\$11,778	\$87	174.41
401	SUN LIFE ASSUR CO OF CANADA (US)	0.0000	457	7	\$0	\$0	\$0	\$774	N/A
402	SUN LIFE ASSURANCE CO OF CANADA	1.1901	20	2,073	\$9,077,686	\$1,008,413	\$2,154,418	\$580,075	34.84
403	SUNAMERICA LIFE INSURANCE COMPANY	0.1312	80	245	\$1,000,500	\$1,005	\$91,239	\$9,084	9.22
404	SURETY LIFE INSURANCE COMPANY	0.0036	317	119	\$27,091	\$45	\$14,387	\$1,054	53.27
405	TEXAS LIFE INSURANCE COMPANY	0.0548	136	458	\$417,833	\$7,859	\$25,853	\$25,524	8.07

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
406	TIME INSURANCE COMPANY	0.0355	162	668	\$270,758	\$0	\$166,273	\$11	61.41
407	TMG LIFE INSURANCE COMPANY	0.0056	288	159	\$42,467	\$913	\$10,615	\$1,653	27.15
408	TRANS WORLD ASSURANCE COMPANY	0.0181	220	604	\$137,915	\$0	\$14,469	\$9,854	10.49
409	TRANSAMERICA LIFE INS & ANNUITY CO	0.0007	384	26	\$5,587	\$0	\$0	\$422	0.00
410	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.6562	32	10,127	\$5,005,289	\$334,986	\$8,566,102	\$1,375,443	177.83
411	TRANSPORT LIFE INSURANCE COMPANY	0.0191	217	307	\$145,952	\$0	\$473,287	\$4,757	324.28
412	TRAVELERS INSURANCE COMPANY THE	0.0835	107	4,852	\$636,799	\$0	\$1,573,178	\$30,875	247.04
413	TRUSTMARK INSURANCE CO (MUTUAL)	0.0280	177	889	\$213,497	\$21,672	\$108,497	\$6,342	60.97
414	TRUSTMARK LIFE INSURANCE COMPANY	0.0227	200	720	\$172,862	\$24,174	\$166,094	\$11,113	110.07
415	U S FINANCIAL LIFE INSURANCE CO	0.0005	397	34	\$3,874	\$0	\$0	\$205	0.00
416	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0061	283	305	\$46,594	\$7,441	\$111,276	\$4,833	254.79
417	UNIFIED LIFE INSURANCE COMPANY	0.0002	419	420	\$1,687	\$0	\$1,135	\$340	67.28
418	UNILIFE INSURANCE COMPANY	0.0009	377	60	\$6,946	\$0	\$0	\$502	0.00
419	UNION BANKERS INSURANCE COMPANY	0.0157	224	628	\$119,963	\$4,232	\$99,163	\$1,438	86.19
420	UNION CENTRAL LIFE INSURANCE CO	0.0713	120	1,856	\$543,897	\$295,502	\$1,099,387	\$29,646	258.46
421	UNION FIDELITY LIFE INSURANCE CO	0.0040	307	300	\$30,714	\$0	\$43,331	\$1,035	141.08
422	UNION LABOR LIFE INSURANCE COMPANY	0.0013	364	76	\$9,725	\$843	\$15,176	\$165	164.72
423	UNITED AMERICAN INSURANCE COMPANY	0.0994	87	5,224	\$758,242	\$0	\$272,602	\$20,057	35.95
424	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.0071	273	186	\$54,126	\$0	\$27,782	\$2,431	51.33
425	UNITED COMPANIES LIFE INSURANCE CO	0.0008	383	42	\$6,235	\$580	\$56,814	\$585	920.51
426	UNITED FAMILY LIFE INSURANCE CO	0.0000	457	71	(\$15,641)	\$0	\$59,584	\$222	N/A
427	UNITED FIDELITY LIFE INSURANCE CO	0.0391	154	1,135	\$298,141	\$2,440	\$174,284	\$33,227	59.28
428	UNITED HERITAGE MUTUAL LIFE INS CO	0.0409	153	1,004	\$312,174	\$1,641	\$91,566	\$9,309	29.86
429	UNITED HOME LIFE INSURANCE COMPANY	0.0071	274	264	\$53,822	\$262	\$79,970	\$3,137	148.07
430	UNITED INSURANCE COMPANY OF AMERICA	0.2892	56	17,998	\$2,205,863	\$0	\$1,248,678	\$83,062	56.61
431	UNITED INVESTORS LIFE INS CO	0.0645	126	968	\$492,091	\$0	\$469,050	\$43,808	95.32
432	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0021	338	23	\$16,135	\$378	\$962	\$215	8.30
433	UNITED LIFE INSURANCE COMPANY	0.0199	213	352	\$151,937	\$0	\$34,478	\$5,758	22.69
434	UNITED NATIONAL LIFE INS CO OF AMERICA	0.0040	309	139	\$30,221	\$0	\$8,194	\$785	27.11
435	UNITED OF OMAHA LIFE INS CO	0.1064	92	33,296	\$811,364	\$439	\$419,112	\$303,745	51.71
436	UNITED PRESIDENTIAL LIFE INS CO	0.0077	267	13	\$58,362	\$1,799	\$4,951	\$1,004	11.57
437	UNITED STATES LIFE INS CO NY	0.0216	208	188	\$164,670	\$14,027	\$47,321	\$6,237	37.26
438	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0005	402	12	\$3,480	\$0	\$336	\$113	9.66
439	UNITED WISCONSIN LIFE INSURANCE COMPANY	0.0002	417	1	\$1,755	\$0	\$0	\$25	0.00
440	UNITED WORLD LIFE INSURANCE COMPANY	0.0144	229	2,687	\$109,672	\$0	\$8,825	\$10,144	8.05
441	UNITY MUTUAL LIFE INS CO	0.0035	318	20	\$26,701	\$5,197	\$34,908	\$1,312	150.20
442	UNIVERSAL GUARANTY LIFE INS CO	0.1385	76	4,579	\$1,056,811	\$37,621	\$896,815	\$37,125	88.42
443	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0353	163	213	\$269,307	\$0	\$530,079	\$19,487	196.83
444	UNUM LIFE INS CO OF AMERICA	0.0277	178	1,737	\$211,391	\$382,479	\$377,649	\$13,698	359.58
445	USA LIFE ONE INS CO OF INDIANA	0.0023	335	334	\$17,246	\$1,773	\$15,629	\$1,039	100.90
446	USAA LIFE INSURANCE COMPANY	0.0578	134	732	\$441,005	\$267,424	\$32,799	\$23,246	68.08
447	USG ANNUITY & LIFE COMPANY	0.0004	405	8	\$3,001	\$0	\$0	\$245	0.00
448	USLIFE CREDIT LIFE INSURANCE CO*	0.0043	304	156	\$32,509	\$0	\$41,352	\$2,031	127.20
449	VALLEY FORGE LIFE INSURANCE COMPANY	0.1500	75	646	\$1,144,508	\$25,323	\$143,135	\$100,682	14.72
450	VETERANS LIFE INS CO	0.0853	106	2,177	\$651,018	\$0	\$128,000	\$5,870	19.66
451	VICTORY LIFE INSURANCE COMPANY	0.0892	105	9,361	\$680,368	\$130,562	\$1,045,250	\$47,233	172.82
452	VULCAN LIFE INSURANCE COMPANY	0.0120	239	938	\$91,269	\$0	\$161,579	\$5,452	177.04
453	WABASH LIFE INSURANCE COMPANY	0.0086	263	735	\$65,575	\$19,011	\$123,619	\$7,067	217.51
454	WASHINGTON NATIONAL INSURANCE CO*	0.0064	280	607	\$49,144	\$462	\$908,773	\$2,675	1850.14
455	WEST COAST LIFE INSURANCE COMPANY*	0.0553	135	1,926	\$421,820	\$49,315	\$205,535	\$50,951	60.42
456	WESTERN AND SOUTHERN LIFE INS CO	0.7525	30	77,879	\$5,739,982	\$2,062,005	\$5,547,732	\$266,518	132.57
457	WESTERN CATHOLIC UNION	0.1268	81	6,350	\$967,093	\$0	\$804,677	\$43,166	83.21
458	WESTERN NATIONAL LIFE INSURANCE CO	0.0018	345	124	\$14,033	\$0	\$11,472	\$934	81.75
459	WESTERN RESERVE LIFE ASSUR CO OH	0.0100	257	901	\$75,941	\$443	\$7,442	\$3,106	10.38
460	WESTERN SOUTHERN LIFE ASSURANCE CO	0.0272	181	124	\$207,738	\$0	\$104,342	\$429	50.23
461	WESTFIELD LIFE INSURANCE COMPANY	0.0012	366	33	\$8,892	\$0	\$4,427	\$822	49.79
462	WILLIAM PENN ASSOCIATION	0.0003	413	103	\$2,497	\$951	\$17,314	\$627	731.48
463	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0045	302	269	\$33,982	\$1,001	\$18,240	\$2,212	56.62
464	WOMAN'S LIFE INSURANCE SOCIETY	0.0009	380	1,173	\$6,713	\$12,858	\$38,001	\$1,084	757.62
465	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0484	142	843	\$369,484	\$172,503	\$215,176	\$25,148	104.92
466	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0222	203	2,183	\$169,373	\$162,315	\$180,570	\$12,284	202.44
467	WORKMENS BENEFIT FUND OF THE U S OF AM	0.0002	424	152	\$1,516	\$0	\$11,807	\$238	778.83
468	WORLD INSURANCE COMPANY	0.0054	290	320	\$41,252	\$7,428	\$53,670	\$4,156	148.11
469	WORLD SERVICE LIFE INSURANCE COMPANY*	0.0001	440	13	\$405	\$172	\$3,760	\$37	970.86
470	ZALE LIFE INSURANCE COMPANY	0.0001	434	5	\$877	\$0	\$15,000	\$27	1710.38
471	ZURICH LIFE INSURANCE CO OF AMERICA	0.0025	332	35	\$19,021	\$0	\$11,673	\$2,841	61.37
TOTAL		100.000		2,748,362	\$762,785,421	\$267,919,615	\$639,173,867	\$57,375,443	118.92

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INS CO	0.2353	63	1,290	\$439,536	\$0	\$201,983	\$8,727	45.95
2	ACADEMY LIFE INSURANCE CO*	0.0345	173	78	\$64,514	\$0	\$21,258	\$6,754	32.95
3	AETNA LIFE INS AND ANNUITY CO*	0.0828	120	137	\$154,650	\$0	\$0	\$47,965	0.00
4	AETNA LIFE INSURANCE COMPANY*	0.2264	65	667	\$422,824	\$0	\$100,000	\$166,193	23.65
5	AID ASSOCIATION FOR LUTHERANS	0.4696	35	4,685	\$877,268	\$43,753	\$920,881	\$74,334	109.96
6	AIG LIFE INSURANCE COMPANY	0.1175	98	344	\$219,516	\$0	\$389	\$48,177	0.18
7	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.2657	59	143	\$496,329	\$0	\$49,373	\$47,240	9.95
8	ALL AMERICAN LIFE INSURANCE COMPANY*	0.2775	56	1,137	\$518,429	\$0	\$1,061,882	\$175,443	204.83
9	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.1051	106	662	\$196,300	\$0	\$88,554	\$33,050	45.11
10	ALLIED LIFE INS CO	0.2162	71	977	\$403,925	\$0	\$200,000	\$162,335	49.51
11	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.1714	83	517	\$320,202	\$0	\$350,000	\$95,552	109.31
12	ALLSTATE LIFE INS CO OF NEW YORK	0.0006	325	11	\$1,029	\$0	\$0	\$574	0.00
13	ALLSTATE LIFE INSURANCE COMPANY	0.4109	40	11,261	\$767,597	\$0	\$203,091	\$460,278	26.46
14	AMERICAN AMICABLE LIFE INS CO TX	0.1287	92	583	\$240,411	\$194	\$119,665	\$21,712	49.86
15	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0108	235	75	\$20,175	\$0	\$3,532	\$3,407	17.51
16	AMERICAN CAPITOL INSURANCE COMPANY	0.0211	198	45	\$39,386	\$0	\$22,420	\$2,109	56.92
17	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0036	270	24	\$6,799	\$0	\$0	\$2,057	0.00
18	AMERICAN CONTINENTAL LIFE INS CO	0.3021	53	2,242	\$564,247	\$0	\$0	\$34,399	0.00
19	AMERICAN FAMILY LIFE ASSUR CO GA	0.0074	245	195	\$13,837	\$0	\$0	\$3,777	0.00
20	AMERICAN FAMILY LIFE INSURANCE CO	8.6350	2	33,267	\$16,129,991	\$0	\$1,868,299	\$2,895,405	11.58
21	AMERICAN FIDELITY ASSURANCE COMPANY	0.0822	121	542	\$153,458	\$0	\$0	\$33,457	0.00
22	AMERICAN FOUNDATION LIFE INS CO	0.0013	308	26	\$2,503	\$0	\$6,718	\$312	268.40
23	AMERICAN FRANKLIN LIFE INS CO THE	0.0114	232	25	\$21,314	\$0	\$0	\$6,792	0.00
24	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.2562	60	20,969	\$478,625	\$0	\$362,436	\$233,927	75.72
25	AMERICAN GENERAL LIFE INS CO NY	0.0015	303	10	\$2,842	\$0	\$395	\$516	13.90
26	AMERICAN GENERAL LIFE INSURANCE CO	0.2177	69	270	\$406,671	\$0	\$472,447	\$36,526	116.17
27	AMERICAN GUARDIAN LIFE ASSURANCE CO	0.0219	196	74	\$40,821	\$0	\$2,850,000	\$12,401	6981.70
28	AMERICAN HEALTH & LIFE INSURANCE CO	0.0118	225	197	\$21,987	\$0	\$0	\$1,157	0.00
29	AMERICAN HERITAGE LIFE INSURANCE CO	0.0117	228	216	\$21,872	\$0	\$40,000	\$11,441	182.88
30	AMERICAN HOME LIFE INSURANCE CO	0.2015	74	815	\$376,451	\$0	\$98,660	\$137,183	26.21
31	AMERICAN INCOME LIFE INSURANCE CO	0.0252	190	404	\$47,000	\$0	\$24,873	\$101,456	52.92
32	AMERICAN LIFE AND CASUALTY INS CO*	0.0201	201	78	\$37,475	\$0	\$0	\$4,832	0.00
33	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0063	250	105	\$11,775	\$0	\$0	\$2,908	0.00
34	AMERICAN MERCHANTS LIFE INS CO	0.0027	281	125	\$5,065	\$0	\$8,910	\$2,315	175.91
35	AMERICAN MODERN LIFE INS CO	0.0000	349	1	\$0	\$0	\$0	\$2	N/A
36	AMERICAN NATIONAL INSURANCE COMPANY*	0.1982	77	7,262	\$370,174	\$0	\$510,069	\$189,833	137.79
37	AMERICAN NATIONAL LIFE INS OF TX	0.0067	248	38	\$12,536	\$0	\$2,529	\$6,444	20.17
38	AMERICAN REPUBLIC INSURANCE COMPANY	0.2771	57	1,955	\$517,617	\$2,548	\$40,419	\$200,412	8.30
39	AMERICAN STATES LIFE INSURANCE CO	0.6000	27	5,176	\$1,120,779	\$0	\$495,219	\$468,280	44.19
40	AMERITAS LIFE INSURANCE CORP	0.0115	231	260	\$21,424	\$0	\$131,303	\$42,946	612.88
41	AMERUS LIFE INSURANCE COMPANY	0.3167	51	1,035	\$591,643	\$119,028	\$1,419,192	\$63,822	259.99
42	AMICA LIFE INSURANCE COMPANY	0.0161	211	90	\$30,127	\$0	\$0	\$16,282	0.00
43	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.1583	86	132	\$295,717	\$0	\$308,219	\$19,581	104.23
44	ANTHEM LIFE INSURANCE COMPANY	0.0034	272	21	\$6,358	\$0	\$0	\$89	0.00
45	ASSURED LIFE ASSOCIATION	0.0029	277	14	\$5,393	\$0	\$391	\$197	7.25
46	ATLAS LIFE INSURANCE COMPANY*	0.0628	141	680	\$117,374	\$0	\$0	\$26,678	0.00
47	AURORA NATIONAL LIFE ASSURANCE CO	0.1127	101	15	\$210,539	\$0	\$1,000,000	\$8,732	474.97
48	AUSA LIFE INSURANCE COMPANY INC	0.0009	316	2	\$1,704	\$0	\$0	\$50	0.00
49	AUTO CLUB LIFE INS CO	0.0016	301	19	\$3,057	\$0	\$0	\$321	0.00
50	AUTO OWNERS LIFE INSURANCE COMPANY	0.1091	103	706	\$203,792	\$0	\$17,938	\$65,027	8.80
51	BANKERS LIFE AND CASUALTY COMPANY	0.1261	95	2,166	\$235,548	\$0	\$61,650	\$49,440	26.17
52	BANKERS NATIONAL LIFE INS CO	0.1767	82	219	\$330,123	\$76,308	\$217,038	\$22,023	88.86
53	BANKERS UNITED LIFE ASSURANCE CO	0.0190	205	151	\$35,420	\$0	\$53,937	\$3,442	152.28
54	BENEFICIAL LIFE INSURANCE COMPANY	0.0015	304	12	\$2,724	\$0	\$0	\$1,928	0.00
55	BENEFICIAL STANDARD LIFE INS CO*	0.0063	251	63	\$11,743	\$0	\$4,912	\$878	41.83
56	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.0001	343	1	\$165	\$0	\$0	\$27	0.00
57	BUSINESS MENS ASSURANCE CO OF AMERICA	0.1997	76	2,775	\$372,992	\$0	\$250,000	\$120,038	67.03
58	CAMERON LIFE INSURANCE COMPANY	0.1146	99	1,911	\$214,078	\$0	\$131,000	\$86,410	61.19
59	CANADA LIFE ASSURANCE COMPANY	0.0135	217	30	\$25,245	\$0	\$0	\$3,778	0.00
60	CAPITAL RESERVE LIFE INSURANCE CO	0.0025	283	21	\$4,670	\$0	\$0	\$570	0.00
61	CATHOLIC FAMILY LIFE INSURANCE	0.0009	315	12	\$1,706	\$0	\$0	\$690	0.00
62	CATHOLIC KNIGHTS OF AMERICA THE	0.0355	171	845	\$66,356	\$0	\$309	\$26,994	0.47
63	CELTIC LIFE INSURANCE COMPANY THE	0.0003	332	21	\$634	\$0	\$5,133	\$200	809.62
64	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0188	208	46	\$35,042	\$0	\$0	\$1,944	0.00
65	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0115	230	125	\$21,544	\$0	\$0	\$6,647	0.00
66	CENTRAL SECURITY LIFE INSURANCE CO	0.0228	194	1,545	\$42,554	\$0	\$120,489	\$1,940	283.14
67	CENTRAL STATES HEALTH & LIFE CO	0.0124	223	167	\$23,215	\$0	\$1,000	\$5,381	4.31
68	CENTRAL UNITED LIFE INSURANCE CO*	0.0071	247	66	\$13,324	\$0	\$0	\$6,107	0.00
69	CERTIFIED LIFE INS CO	0.0005	326	7	\$931	\$0	\$0	\$72	0.00
70	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0000	347	4	\$60	\$0	\$0	\$52	0.00
71	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0018	298	41	\$3,310	\$0	\$0	\$969	0.00
72	CHUBB LIFE INS CO OF AM	0.0857	119	152	\$160,056	\$0	\$31	\$47,234	0.02
73	CINCINNATI LIFE INSURANCE COMPANY THE	0.2082	72	433	\$388,848	\$0	\$246,746	\$73,199	63.46
74	CITICORP LIFE INSURANCE CO	0.0020	295	16	\$3,730	\$0	\$22,810	\$1,390	611.53
75	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0019	296	23	\$3,577	\$0	\$7,435	\$204	207.86
76	COLONIAL LIFE & ACCIDENT INS CO	0.0569	145	602	\$106,326	\$0	\$103,000	\$27,404	96.87
77	COLONIAL PENN LIFE INSURANCE CO	0.0105	237	9	\$19,663	\$0	\$26,588	\$327	135.22
78	COLORADO BANKERS LIFE INS CO*	0.0062	252	56	\$11,545	\$0	\$346	\$1,222	3.00
79	COLUMBIA UNIVERSAL LIFE INS CO	0.0073	246	58	\$13,694	\$0	\$0	\$1,146	0.00
80	COLUMBUS LIFE INSURANCE CO	0.0210	199	77	\$39,213	\$0	\$15,000	\$7,773	38.25

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
81	COMBINED INSURANCE CO OF AMERICA	0.0429	161	1,307	\$80,153	\$0	\$32,691	\$9,085	40.79
82	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0960	112	295	\$179,304	\$0	\$0	\$44,826	0.00
83	COMMONWEALTH LIFE INSURANCE COMPANY	0.0055	255	81	\$10,217	\$0	\$10,477	\$4,183	102.54
84	COMMONWEALTH NATIONAL LIFE INS CO	0.0003	335	10	\$499	\$0	\$0	\$0	0.00
85	COMMUNITY NATIONAL ASSURANCE COMPANY	0.0001	340	14	\$247	\$0	\$0	\$207	0.00
86	CONNECTICUT GENERAL LIFE INS CO	0.2003	75	108	\$374,105	\$0	\$119,658	\$57,166	31.99
87	CONNECTICUT NATIONAL LIFE INS CO*	0.0314	179	95	\$58,667	\$0	\$304,824	\$26,638	519.58
88	CONSTITUTION LIFE INSURANCE COMPANY	0.0030	275	13	\$5,637	\$0	\$0	\$911	0.00
89	CONTINENTAL GENERAL INSURANCE CO	0.0265	189	179	\$49,567	\$0	\$4,000	\$12,728	8.07
90	CONTINENTAL LIFE AND ACCIDENT CO*	0.0189	206	112	\$35,367	\$0	\$0	\$4,492	0.00
91	CONTINENTAL WESTERN LIFE INS CO	0.0512	150	209	\$95,660	\$0	\$20,947	\$28,821	21.90
92	COUNTRY INVESTORS LIFE ASSUR CO	0.0014	305	10	\$2,696	\$0	\$0	\$1,065	0.00
93	COUNTRY LIFE INSURANCE COMPANY	0.1583	87	1,187	\$295,615	\$0	\$175,388	\$135,290	59.33
94	CROWN LIFE INSURANCE COMPANY*	0.0757	127	102	\$141,475	\$0	\$286,710	\$20,157	202.66
95	CUNA MUTUAL INSURANCE SOCIETY	0.0193	202	563	\$36,118	\$26,085	\$90,715	\$8,305	323.38
96	CUNA MUTUAL LIFE INSURANCE COMPANY	0.0368	170	751	\$68,737	\$4,545	\$62,254	\$40,256	97.18
97	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.0039	267	22	\$7,319	\$0	\$0	\$669	0.00
98	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0040	264	23	\$7,504	\$0	\$0	\$1,027	0.00
99	EMPLOYERS MODERN LIFE COMPANY	0.0538	148	824	\$100,428	\$0	\$168,601	\$32,503	167.88
100	EQUITABLE LIFE & CASUALTY INS CO	0.0003	334	4	\$502	\$0	\$0	\$105	0.00
101	EQUITABLE LIFE INSURANCE CO OF IOWA	0.0411	163	279	\$76,759	\$0	\$65,599	\$8,183	85.46
102	EQUITABLE OF COLORADO INC THE	0.0936	115	228	\$174,857	\$0	\$0	\$51,519	0.00
103	FAMILY BENEFIT LIFE INSURANCE CO	0.1099	102	765	\$205,295	\$0	\$116,000	\$67,317	56.50
104	FAMILY LIFE INSURANCE COMPANY*	0.5016	33	3,341	\$937,016	\$0	\$620,743	\$85,916	66.25
105	FAMILY SERVICE LIFE INS CO	0.0008	320	24	\$1,510	\$0	\$3,434	\$66	227.42
106	FARM BUREAU LIFE INS CO OF MISSOURI	2.0358	11	11,561	\$3,802,852	\$0	\$1,472,589	\$941,993	38.72
107	FARMERS AND TRADERS LIFE INS CO	0.0013	309	5	\$2,474	\$0	\$0	\$1,142	0.00
108	FARMERS NEW WORLD LIFE INSURANCE CO	1.9307	12	12,981	\$3,606,457	\$0	\$594,033	\$672,595	16.47
109	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0182	210	187	\$33,981	\$0	\$98,320	\$15,228	289.34
110	FEDERAL KEMPER LIFE ASSURANCE CO	1.7548	13	4,710	\$3,277,837	\$0	\$1,372,352	\$1,076,812	41.87
111	FEDERAL LIFE INSURANCE CO MUTUAL	0.0023	290	52	\$4,292	\$0	\$26,764	\$1,216	623.58
112	FEDERATED LIFE INSURANCE COMPANY	0.1214	96	443	\$226,804	\$0	\$300,000	\$72,088	132.27
113	FIDELITY AND GUARANTY LIFE INS CO*	0.1700	84	553	\$317,599	\$0	\$13,260	\$57,632	4.18
114	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.0385	168	173	\$71,900	\$1,515	\$0	\$22,081	2.11
115	FIDELITY SECURITY LIFE INSURANCE CO*	0.0037	268	60	\$6,992	\$0	\$11,500	\$1,305	164.47
116	FINANCIAL ASSURANCE INCORPORATED	0.0001	344	1	\$182	\$0	\$0	\$21	0.00
117	FINANCIAL SECURITY LIFE INS CO	0.0020	294	16	\$3,759	\$0	\$1,213	\$267	32.27
118	FIRST COLONY LIFE INSURANCE COMPANY	0.0587	143	642	\$109,559	\$0	\$165,989	\$25,471	151.51
119	FIRST DELAWARE LIFE INS CO	0.0035	271	24	\$6,621	\$0	\$0	\$4,170	0.00
120	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0021	292	25	\$3,945	\$0	\$0	\$771	0.00
121	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.2689	58	766	\$502,344	\$0	\$0	\$0	0.00
122	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0003	330	3	\$645	\$0	\$10,230	\$277	1586.05
123	FLORISTS LIFE INSURANCE COMPANY	0.0003	336	5	\$481	\$0	\$0	\$19	0.00
124	FOREMOST LIFE INSURANCE COMPANY	0.0000	349	22	\$0	\$0	\$0	\$90	N/A
125	FORTIS BENEFITS INSURANCE COMPANY	0.0479	155	259	\$89,522	\$0	\$0	\$9,423	0.00
126	FRANKLIN LIFE INSURANCE COMPANY	0.5906	28	2,848	\$1,103,242	\$0	\$130,914	\$101,732	11.87
127	GARDEN STATE LIFE INSURANCE COMPANY*	0.1792	81	618	\$334,817	\$0	\$0	\$76,350	0.00
128	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0003	333	1	\$538	\$0	\$7,885	\$360	1465.61
129	GENERAL LIFE INSURANCE COMPANY	0.0054	258	14	\$10,044	\$0	\$0	\$5,685	0.00
130	GERBER LIFE INSURANCE COMPANY	0.0351	172	603	\$85,616	\$0	\$10,000	\$10,502	15.24
131	GLOBE LIFE AND ACCIDENT INS CO	0.6437	25	23,165	\$1,202,502	\$0	\$276,218	\$167,245	22.97
132	GOLDEN RULE INSURANCE COMPANY	0.8131	23	1,264	\$1,518,777	\$0	\$410,000	\$118,632	27.00
133	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.0037	269	64	\$6,831	\$113	\$0	\$5,309	1.65
134	GRANGE LIFE INSURANCE COMPANY	0.0044	263	11	\$8,270	\$0	\$0	\$515	0.00
135	GREAT AMERICAN LIFE INSURANCE CO	0.0024	286	7	\$4,424	\$0	\$0	\$876	0.00
136	GREAT AMERICAN RESERVE INS CO	0.0776	125	215	\$144,966	\$0	\$233,999	\$21,794	161.42
137	GREAT WEST LIFE & ANNUITY INS CO*	0.0557	146	90	\$103,999	\$0	\$100,000	\$54,850	96.15
138	GREAT WEST LIFE ASSURANCE COMPANY*	0.0077	241	16	\$14,425	\$0	\$11,555	\$1,751	80.10
139	GREATER BENEFICIAL UNION OF PITTSBURGH	0.0016	302	13	\$3,005	\$0	\$0	\$431	0.00
140	GRINNELL LIFE INSURANCE COMPANY	0.0055	254	50	\$10,239	\$0	\$0	\$5,593	0.00
141	GUARANTEE RESERVE LIFE INSURANCE CO	0.0053	259	69	\$9,868	\$0	\$95	\$793	0.96
142	GUARANTEE TRUST LIFE INSURANCE CO*	0.0726	131	966	\$135,677	\$0	\$53,857	\$15,281	39.70
143	GUARANTY INCOME LIFE INSURANCE CO	0.0634	138	135	\$118,442	\$0	\$20,500	\$6,543	17.31
144	GUARANTY NATIONAL LIFE INSURANCE CO	0.0001	345	5	\$138	\$0	\$0	\$2	0.00
145	GUARDIAN INSURANCE & ANNUITY CO INC	0.0487	154	81	\$91,057	\$0	\$0	\$33,193	0.00
146	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.2322	64	755	\$433,769	\$0	\$0	\$195,856	0.00
147	HARTFORD LIFE AND ACCIDENT INS CO*	0.0861	134	191	\$123,467	\$0	\$1,613	\$57,037	1.31
148	HARTFORD LIFE INSURANCE COMPANY	0.0439	158	169	\$81,972	\$0	\$66,599	\$35,065	81.25
149	HARVEST LIFE INSURANCE COMPANY THE	0.0008	319	50	\$1,526	\$0	\$6,449	\$6,322	422.61
150	HERITAGE LIFE INSURANCE COMPANY	0.0001	339	3	\$261	\$0	\$0	\$78	0.00
151	HORACE MANN LIFE INSURANCE COMPANY	0.1077	104	531	\$201,145	\$0	\$55,815	\$28,827	27.75
152	HOUSEHOLD LIFE INSURANCE COMPANY	0.2175	70	296	\$406,287	\$0	\$0	\$5,863	0.00
153	IDEALIFE INSURANCE COMPANY	0.0317	178	319	\$59,248	\$0	\$70,354	\$3,158	118.74
154	IDS LIFE INSURANCE COMPANY	0.3185	49	1,744	\$594,985	\$0	\$287,381	\$172,932	48.30
155	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0399	164	277	\$74,606	\$0	\$225,428	\$35,171	302.16
156	INDEPENDENT ORDER OF FORESTERS THE	0.0059	253	104	\$10,947	\$0	\$0	\$7,266	0.00
157	INDIANAPOLIS LIFE INSURANCE CO	0.0493	153	268	\$92,038	\$1,833	\$0	\$33,002	1.99
158	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0790	124	821	\$147,610	\$0	\$53,565	\$26,828	36.29
159	INTEGON LIFE INSURANCE CORPORATION*	0.0000	349	77	\$0	\$0	\$0	\$7,877	N/A

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
160	INTEGRITY LIFE INS CO	0.0000	349	31	\$0	\$0	\$0	\$428	N/A
161	INTER STATE ASSURANCE COMPANY	0.2480	62	419	\$463,347	\$0	\$0	\$47,554	0.00
162	INTERCONTINENTAL LIFE INSURANCE CO	0.0004	329	2	\$814	\$0	\$2,693	\$43	330.84
163	INTERNATIONAL FINANCIAL SERVICES LIFE	0.0136	216	142	\$25,365	\$0	\$30,642	\$4,487	120.80
164	INVESTORS GUARANTY LIFE INS CO	0.1044	107	530	\$194,997	\$0	\$52,597	\$13,332	26.97
165	INVESTORS HERITAGE LIFE INSURANCE CO	0.0010	314	12	\$1,800	\$0	\$0	\$277	0.00
166	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0641	136	355	\$119,649	\$336	\$283,243	\$15,660	237.01
167	INVESTORS LIFE INSURANCE CO OF INDIANA	0.0028	279	17	\$5,224	\$0	\$2,175	\$1,819	41.63
168	ITT HARTFORD LIFE AND ANNUITY INS CO	0.1214	97	300	\$226,689	\$0	\$52,487	\$45,246	23.15
169	J C PENNEY LIFE INSURANCE COMPANY	0.0647	135	702	\$120,785	\$0	\$71,299	\$10,222	59.03
170	JACKSON NATIONAL LIFE INSURANCE CO	5.5221	5	21,409	\$10,315,100	\$0	\$8,702,894	\$4,012,771	84.37
171	JEFFERSON PILOT LIFE INS CO	0.1014	110	1,311	\$189,351	\$0	\$566,165	\$67,573	299.00
172	KANAWHA INSURANCE COMPANY	0.0001	342	4	\$215	\$0	\$0	\$240	0.00
173	KANSAS CITY LIFE INSURANCE CO	0.4803	34	2,720	\$897,185	\$0	\$130,095	\$193,931	14.50
174	KEMPER INVESTORS LIFE INS CO	0.0014	307	8	\$2,579	\$0	\$0	\$1,025	0.00
175	KENTUCKY HOME MUTUAL LIFE INS CO	0.0024	285	21	\$4,535	\$0	\$0	\$399	0.00
176	KNIGHTS OF COLUMBUS	0.4588	36	1,727	\$856,969	\$156,600	\$1,457,594	\$241,937	188.36
177	LAFAYETTE LIFE INSURANCE CO THE	0.2179	68	151	\$407,098	\$0	\$37,544	\$37,544	0.00
178	LIBERTY LIFE ASSUR CO OF BOSTON	0.0906	116	671	\$169,294	\$0	\$0	\$63,476	0.00
179	LIBERTY LIFE INSURANCE COMPANY*	0.3908	43	3,624	\$729,923	\$0	\$245,341	\$91,637	33.61
180	LIBERTY NATIONAL LIFE INSURANCE CO	0.0473	156	256	\$88,367	\$0	\$46,387	\$27,001	52.49
181	LIFE & HEALTH INS CO OF AMERICA*	0.0020	293	152	\$3,791	\$0	\$0	\$353	0.00
182	LIFE INS CO OF THE SOUTHWEST	0.0118	226	19	\$21,977	\$0	\$0	\$8,851	0.00
183	LIFE INSURANCE COMPANY OF ILLINOIS	0.0001	341	1	\$244	\$0	\$1,013	\$20	415.16
184	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.3408	47	548	\$636,625	\$0	\$1,054,000	\$182,570	165.56
185	LIFE INVESTORS INS CO OF AMERICA	0.2037	73	1,195	\$380,417	\$0	\$276,024	\$50,567	72.56
186	LINCOLN AMERICAN LIFE INSURANCE CO	0.0050	281	11	\$9,295	\$414	\$4,420	\$651	52.01
187	LINCOLN BENEFIT LIFE COMPANY	0.8090	24	2,419	\$1,511,263	\$0	\$888,718	\$685,110	58.81
188	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0125	220	141	\$23,271	\$0	\$40,606	\$3,412	174.49
189	LINCOLN LIFE AND CASUALTY COMPANY*	0.0009	318	4	\$1,627	\$0	\$1,500	\$89	92.19
190	LINCOLN MUTUAL LIFE INSURANCE CO	0.0762	126	327	\$142,311	\$0	\$59,602	\$38,437	41.88
191	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0415	162	143	\$77,549	\$0	\$0	\$5,922	0.00
192	LONE STAR LIFE INSURANCE COMPANY*	0.0137	215	105	\$25,608	\$0	\$0	\$4,626	0.00
193	LOYAL AMERICAN LIFE INSURANCE CO	0.0074	244	69	\$13,873	\$0	\$24,400	\$1,793	175.88
194	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0002	337	11	\$376	\$0	\$0	\$205	0.00
195	LOYALTY LIFE INSURANCE COMPANY	0.0113	233	23	\$21,130	\$0	\$98,801	\$671	467.59
196	LUTHERAN BROTHERHOOD	0.1392	88	1,853	\$260,018	\$0	\$13,187	\$132,675	5.07
197	MADISON NATIONAL LIFE INSURANCE CO INC	0.0233	193	95	\$43,533	\$0	\$0	\$2,676	0.00
198	MANHATTAN NATIONAL LIFE INS CO	0.2874	54	1,306	\$536,892	\$0	\$329,158	\$285,100	61.31
199	MASSACHUSETTS GENERAL LIFE INS CO	0.0276	187	60	\$51,609	\$0	\$22,438	\$2,111	43.48
200	MEDICO LIFE INSURANCE COMPANY	0.0000	349	8	\$0	\$0	\$2,661	\$20	N/A
201	MEGA LIFE AND HEALTH INS CO THE	0.1819	80	687	\$339,875	\$0	\$629,498	\$79,789	185.21
202	MEMBERS LIFE INSURANCE COMPANY	0.0054	257	76	\$10,174	\$0	\$19,806	\$1,102	194.67
203	MERIT LIFE INSURANCE CO	0.4340	38	5,156	\$810,741	\$0	\$178,558	\$48,972	22.02
204	METROPOLITAN INS AND ANNUITY CO	0.0141	214	12	\$26,374	\$0	\$0	\$8,368	0.00
205	METROPOLITAN LIFE INSURANCE COMPANY	2.5957	9	36,537	\$4,848,600	\$5,465,257	\$2,966,601	\$1,693,916	173.90
206	MID AMERICAN CENTURY LIFE INSURANCE CO	0.0000	349	7	\$0	\$0	\$0	\$190	N/A
207	MIDLAND LIFE INSURANCE COMPANY THE	0.5718	29	1,345	\$1,068,092	\$0	\$1,133,179	\$113,338	106.09
208	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0051	260	22	\$9,549	\$0	\$0	\$1,150	0.00
209	MINISTERS LIFE INSURANCE CO THE*	0.0002	338	1	\$365	\$0	\$0	\$50	0.00
210	MINNESOTA MUTUAL LIFE INSURANCE CO	1.0101	21	1,750	\$1,886,774	\$466,872	\$690,206	\$349,916	61.33
211	MODERN AMERICAN LIFE INSURANCE CO	0.0185	209	453	\$34,577	\$0	\$130,612	\$8,693	377.74
212	MODERN WOODMEN OF AMERICA	0.1611	85	1,184	\$300,936	\$9,238	\$50,482	\$91,586	19.84
213	MONITOR LIFE INSURANCE CO OF NY	0.0021	291	151	\$3,998	\$0	\$10,195	\$1,150	255.00
214	MONTGOMERY WARD LIFE INSURANCE CO	0.0946	113	1,104	\$176,770	\$0	\$159,730	\$9,366	90.36
215	MONUMENTAL LIFE INSURANCE COMPANY	0.2856	55	10,011	\$533,584	\$0	\$925,432	\$151,436	173.44
216	MOUNTAIN LIFE INSURANCE COMPANY	0.0629	140	147	\$117,494	\$0	\$94,000	\$19,648	80.00
217	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0014	306	6	\$2,581	\$0	\$0	\$566,000	0.00
218	MUTUAL LIFE INSURANCE CO OF NY*	0.4046	42	1,830	\$755,777	\$0	\$254,563	\$261,680	33.68
219	MUTUAL SERVICE LIFE INSURANCE CO*	0.0024	287	10	\$4,412	\$0	\$0	\$1,706	0.00
220	NACOLAH LIFE INS CO	0.0018	297	23	\$3,387	\$0	\$2,505	\$393	73.96
221	NATIONAL BENEFIT LIFE INSURANCE CO	0.1910	79	6,130	\$356,796	\$0	\$184,233	\$71,586	51.64
222	NATIONAL FARMERS UNION LIFE INS CO	0.0008	321	11	\$1,470	\$0	\$6,252	\$50	425.31
223	NATIONAL FIDELITY LIFE INSURANCE CO	0.0815	123	179	\$152,198	\$17,794	\$353,003	\$7,829	243.63
224	NATIONAL FOUNDATION LIFE INS CO	0.0000	349	46	\$0	\$0	\$0	\$655	N/A
225	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0031	274	98	\$5,780	\$0	\$93	\$385	1.61
226	NATIONAL LIFE INSURANCE COMPANY	0.0748	129	290	\$139,811	\$330	\$174	\$62,721	0.36
227	NATIONAL TRAVELERS LIFE COMPANY	0.0502	151	472	\$93,811	\$0	\$110,750	\$6,792	118.06
228	NATIONAL WESTERN LIFE INSURANCE CO	0.0493	152	573	\$92,082	\$0	\$50,993	\$14,829	55.38
229	NATIONWIDE LIFE INSURANCE CO	0.0126	219	127	\$23,628	\$2,292	\$30,593	\$10,337	139.18
230	NEW AMERICAN LIFE INSURANCE CO	0.3758	45	2,917	\$701,955	\$0	\$403,528	\$218,106	57.49
231	NEW YORK LIFE INS & ANNUITY CORPORATION	0.0000	349	0	\$0	\$0	\$0	\$92,283	N/A
232	NEW YORK LIFE INSURANCE COMPANY	0.5702	30	12,948	\$1,065,044	\$0	\$600,593	\$1,369,112	56.39
233	NORTH AMERICAN CO FOR LIFE & HEALTH IN	1.1316	18	1,250	\$2,113,799	\$0	\$896,460	\$395,455	42.41
234	NORTH CAROLINA MUTUAL LIFE INS CO	0.0010	312	5	\$1,803	\$0	\$0	\$17	0.00
235	NORTHERN LIFE INSURANCE COMPANY	0.0117	229	39	\$21,765	\$0	\$0	\$5,646	0.00
236	NORTHWESTERN MUTUAL LIFE INS CO	3.2241	8	15,670	\$6,022,439	\$682,150	\$2,349,884	\$4,241,188	50.35
237	OCCIDENTAL LIFE INS CO OF NC	0.0339	174	348	\$63,345	\$0	\$0	\$3,772	0.00
238	OHIO LIFE INSURANCE COMPANY	0.0432	159	233	\$80,758	\$0	\$35,667	\$27,656	44.17

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239	OHIO NATIONAL LIFE ASSURANCE CORP	0.3076	52	1,178	\$574,634	\$0	\$64,027	\$206,856	11.14
240	OLD AMERICAN INSURANCE COMPANY	0.0215	197	786	\$40,126	\$0	\$296,458	\$669	738.82
241	OLD REPUBLIC LIFE INSURANCE COMPANY	0.3173	50	3,900	\$592,657	\$0	\$128,804	\$154,769	21.73
242	OZARK NATIONAL LIFE INSURANCE CO	0.5659	31	3,986	\$1,057,029	\$0	\$347,094	\$339,008	32.84
243	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0010	313	4	\$1,801	\$0	\$0	\$550	0.00
244	PACIFIC MUTUAL LIFE INSURANCE CO	0.0201	200	106	\$37,543	\$0	\$0	\$13,904	0.00
245	PAUL REVERE LIFE INSURANCE CO	0.0309	182	136	\$57,634	\$0	\$116,122	\$3,053	201.48
246	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.0736	130	206	\$137,450	\$0	\$21,754	\$23,213	15.83
247	PEKIN LIFE INSURANCE COMPANY	0.0135	218	91	\$25,157	\$0	\$0	\$5,946	0.00
248	PENN MUTUAL LIFE INSURANCE CO THE	0.2481	61	520	\$463,451	\$12,620	\$0	\$164,765	2.72
249	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0818	122	329	\$152,823	\$0	\$336,308	\$12,966	220.06
250	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0003	331	6	\$637	\$0	\$812	\$133	127.47
251	PFL LIFE INSURANCE COMPANY	0.4058	41	925	\$758,040	\$0	\$377,224	\$40,962	49.76
252	PHARMACISTS LIFE INSURANCE COMPANY	0.0310	181	149	\$57,959	\$0	\$0	\$21,479	0.00
253	PHILADELPHIA AMERICAN LIFE INS CO	0.0005	327	4	\$885	\$0	\$0	\$25	0.00
254	PHILADELPHIA LIFE INS CO	0.0538	147	221	\$100,445	\$0	\$36,658	\$7,445	36.50
255	PHOENIX HOME LIFE MUTUAL INS CO	5.7149	4	1,358	\$10,675,331	\$416,199	\$5,998,493	\$865,680	60.09
256	PHYSICIANS LIFE INSURANCE COMPANY	0.0590	142	1,278	\$110,168	\$0	\$60,458	\$7,198	54.88
257	PIERCE NATIONAL LIFE INSURANCE CO	0.0631	139	1,118	\$117,862	\$0	\$83,323	\$1,926	70.70
258	PIONEER AMERICAN INSURANCE COMPANY	0.0304	183	134	\$56,873	\$0	\$0	\$7,682	0.00
259	PIONEER LIFE INSURANCE COMPANY	0.2245	66	225	\$419,373	\$0	\$71,196	\$9,617	16.98
260	PIONEER MUTUAL LIFE INS CO	0.0107	236	45	\$20,040	\$205	\$0	\$9,000	1.02
261	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0030	276	15	\$5,603	\$0	\$0	\$665	0.00
262	POLISH NATNL ALLIANCE OF THE US OF N. A	0.0000	349	56	\$0	\$0	\$0	\$479	N/A
263	PREFERRED RISK LIFE INSURANCE CO	0.1267	94	918	\$236,708	\$0	\$0	\$95,027	0.00
264	PRIMERICA LIFE INSURANCE COMPANY	9.8299	1	35,712	\$18,361,867	\$0	\$6,525,340	\$5,362,820	35.54
265	PRINCIPAL MUTUAL LIFE INS CO	2.3458	10	10,584	\$4,381,806	\$0	\$556,224	\$630,083	12.69
266	PROFESSIONAL INS CORPORATION	0.0023	288	25	\$4,347	\$0	\$0	\$710	0.00
267	PROTECTIVE LIFE INSURANCE COMPANY	0.0517	149	2,544	\$96,662	\$0	\$141,203	\$32,055	146.08
268	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0326	175	339	\$60,984	\$0	\$112,431	\$36,604	184.36
269	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0858	118	1,300	\$160,272	\$0	\$374,944	\$12,352	233.94
270	PRUDENTIAL INSURANCE CO OF AMERICA THE	5.0891	6	42,011	\$9,506,310	\$973,165	\$7,973,746	\$1,790,258	94.12
271	PYRAMID LIFE INSURANCE COMPANY	0.0105	238	333	\$19,583	\$0	\$21,845	\$3,884	111.55
272	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0703	133	3,289	\$131,232	\$0	(\$69,363)	\$216,501	-0.53
273	RELIABLE LIFE INSURANCE COMPANY*	0.4297	39	3,834	\$802,591	\$0	\$215,748	\$144,584	26.88
274	RELJANCE STANDARD LIFE INSURANCE CO*	0.0125	221	576	\$23,264	\$1,594	\$206,861	\$2,649	896.04
275	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0118	227	104	\$21,967	\$0	\$0	\$3,512	0.00
276	RELIASTAR LIFE INSURANCE COMPANY	0.1922	78	1,022	\$359,064	\$0	\$665,595	\$140,684	185.37
277	RELIASTAR UNITED SERVICES LIFE INS CO	0.2199	67	1,618	\$410,716	\$0	\$13,273	\$23,390	3.23
278	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0237	192	249	\$44,334	\$0	\$63,734	\$8,759	143.76
279	RESERVE NATIONAL INSURANCE COMPANY	0.0190	204	129	\$35,479	\$0	\$35,000	\$3,920	98.65
280	ROGA REINSURANCE COMPANY	0.0005	328	4	\$865	\$0	\$0	\$250	0.00
281	ROYAL MACCABEES LIFE INSURANCE CO	0.0244	191	50	\$45,578	\$0	\$0	\$9,308	0.00
282	ROYAL NEIGHBORS OF AMERICA	0.0152	212	124	\$28,449	\$0	\$0	\$8,113	0.00
283	RUSHMORE NATIONAL LIFE INSURANCE CO	0.0017	300	40	\$3,176	\$0	\$0	\$431	0.00
284	SAFECO LIFE INSURANCE COMPANY*	0.3661	46	1,277	\$683,850	\$0	\$176,136	\$120,979	25.76
285	SAFECO NATIONAL LIFE INS CO	0.0075	242	114	\$13,995	\$0	\$0	\$3,542	0.00
286	SEABOARD LIFE INSURANCE CO (USA)	0.0009	317	6	\$1,699	\$0	\$0	\$810	0.00
287	SECURA LIFE INSURANCE CO	0.1035	108	968	\$193,272	\$0	\$97,483	\$60,613	50.44
288	SECURITY BENEFIT LIFE INSURANCE CO	0.0939	114	606	\$175,357	\$22,370	\$97,883	\$27,595	68.58
289	SECURITY CONNECTICUT LIFE INS CO	0.8510	22	2,520	\$1,589,617	\$0	\$0	\$566,262	0.00
290	SECURITY LIFE INS CO OF AMERICA	0.0381	169	73	\$71,245	\$0	\$8,428	\$607	11.83
291	SECURITY LIFE OF DENVER INSURANCE CO*	0.0706	132	175	\$131,820	\$0	\$69,500	\$27,525	52.72
292	SECURITY MUTUAL LIFE INS CO OF NE	0.0277	186	119	\$51,700	\$9,500	\$25,000	\$29,554	66.73
293	SECURITY MUTUAL LIFE INS CO OF NY	0.0226	195	83	\$42,294	\$0	\$0	\$17,050	0.00
294	SENTINEL AMERICAN LIFE INSURANCE CO	0.0000	348	3	\$1	\$0	\$0	\$11	0.00
295	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0858	117	535	\$160,299	\$0	\$1,106	\$48,179	0.69
296	SHELTER LIFE INSURANCE CO	1.2998	15	17,896	\$2,428,075	\$0	\$810,581	\$851,894	33.38
297	SHENANDOAH LIFE INSURANCE COMPANY	0.0017	299	12	\$3,214	\$0	\$0	\$1,375	0.00
298	SOUTHLAND LIFE INSURANCE COMPANY	0.0000	349	169	\$0	\$0	\$0	\$45,688	N/A
299	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.0584	144	282	\$109,064	\$0	\$2,331	\$29,423	2.14
300	STANDARD INSURANCE COMPANY	0.0026	282	11	\$4,843	\$1,004	\$0	\$2,100	20.73
301	STANDARD LIFE AND ACCIDENT INS CO	0.0124	222	207	\$23,241	\$0	\$3,000	\$6,051	12.91
302	STANDARD LIFE INS CO OF INDIANA	0.0431	160	59	\$80,565	\$0	\$27	\$19,882	0.03
303	STATE AUTO LIFE INSURANCE CO	0.0981	111	786	\$183,260	\$0	\$32,360	\$71,761	17.66
304	STATE FARM LIFE INSURANCE COMPANY	6.7732	3	41,129	\$12,652,171	\$2,320,677	\$3,638,183	\$3,838,821	47.10
305	STATE MUTUAL INSURANCE CO	0.0311	180	94	\$58,100	\$0	\$0	\$11,641	0.00
306	SUN LIFE ASSUR CO OF CANADA (US)	0.0320	177	80	\$59,860	\$0	\$139,999	\$7,654	233.88
307	SUN LIFE ASSURANCE CO OF CANADA	1.1399	16	1,108	\$2,129,334	\$236,541	\$505,357	\$136,067	34.84
308	SUNAMERICA LIFE INSURANCE COMPANY	0.0391	165	18	\$73,130	\$0	\$6,669	\$664	9.12
309	TEXAS LIFE INSURANCE COMPANY	0.1067	105	319	\$199,264	\$0	\$505,678	\$76,531	253.77
310	TIME INSURANCE COMPANY	0.3828	44	1,528	\$715,100	\$0	\$20,899	\$124	2.92
311	TMG LIFE INSURANCE COMPANY	0.0286	185	149	\$53,386	\$0	\$15,000	\$24,001	28.10
312	TRANSAMERICA LIFE INS & ANNUITY CO	0.0075	243	10	\$13,953	\$0	\$0	\$1,054	0.00
313	TRANSAMERICA OCCIDENTAL LIFE INS CO	1.1098	19	1,880	\$2,073,092	\$0	\$0	\$569,789	0.00
314	TRANSPORT LIFE INSURANCE COMPANY	0.0268	188	30	\$49,997	\$0	\$0	\$3,208	0.00
315	TRAVELERS INSURANCE COMPANY THE	0.6301	26	2,036	\$1,177,022	\$0	\$556,619	\$345,947	47.29
316	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.0637	137	144	\$119,081	\$0	\$0	\$49,039	0.00
317	TRUSTMARK INSURANCE CO (MUTUAL)	0.0077	240	110	\$14,466	\$812	\$0	\$11,939	5.61

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
318	TRUSTMARK LIFE INSURANCE COMPANY	0.0049	262	69	\$9,082	\$0	\$11,076	\$7,187	121.96
319	U S FINANCIAL LIFE INSURANCE CO	0.1278	93	230	\$238,741	\$0	\$244,088	\$32,402	102.24
320	UNION BANKERS INSURANCE COMPANY	0.0188	207	184	\$35,127	\$0	\$29,036	\$3,491	82.66
321	UNION CENTRAL LIFE INSURANCE CO	0.1132	100	403	\$211,416	\$0	\$513,048	\$64,494	242.67
322	UNION FIDELITY LIFE INSURANCE CO	0.0039	266	53	\$7,341	\$0	\$23,422	\$573	319.06
323	UNION LABOR LIFE INSURANCE COMPANY	0.0006	323	4	\$1,210	\$0	\$0	\$114	0.00
324	UNITED AMERICAN INSURANCE COMPANY	0.3288	48	1,206	\$614,132	\$0	\$220,791	\$16,245	35.95
325	UNITED COMPANIES LIFE INSURANCE CO	0.0006	324	8	\$1,188	\$0	\$10,822	\$503	910.94
326	UNITED FIDELITY LIFE INSURANCE CO	0.0032	273	23	\$6,042	\$0	\$3,532	\$122	58.46
327	UNITED HERITAGE MUTUAL LIFE INS CO	0.0028	280	73	\$5,138	\$258	\$0	\$3,165	5.02
328	UNITED HOME LIFE INSURANCE COMPANY	0.0055	256	59	\$10,213	\$0	\$50,000	\$3,192	489.57
329	UNITED INSURANCE COMPANY OF AMERICA	0.1338	91	2,966	\$249,843	\$0	\$185,654	\$17,378	74.31
330	UNITED INVESTORS LIFE INS CO	1.0843	20	4,814	\$2,025,458	\$0	\$877,482	\$517,748	43.32
331	UNITED LIFE INSURANCE COMPANY	0.1358	90	453	\$253,594	\$0	\$11,150	\$37,189	4.40
332	UNITED NATIONAL LIFE INS CO OF AMERICA	0.0007	322	3	\$1,272	\$0	\$0	\$30	0.00
333	UNITED OF OMAHA LIFE INS CO	4.2786	7	2,148	\$7,992,346	\$0	\$3,021,592	\$304,801	37.81
334	UNITED PRESIDENTIAL LIFE INS CO	0.0124	224	150	\$23,112	\$0	\$500,000	\$11,582	2163.38
335	UNITED STATES LIFE INS CO NY	0.0294	184	35	\$55,000	\$21,395	\$72,176	\$9,684	170.13
336	UNITED WORLD LIFE INSURANCE COMPANY	0.0023	289	428	\$4,306	\$0	\$0	\$1,025	0.00
337	UNIVERSAL UNDERWRITERS LIFE INS CO	0.1034	109	137	\$193,125	\$0	\$79,533	\$36,709	41.18
338	UNUM LIFE INS CO OF AMERICA	0.0013	310	17	\$2,418	\$0	\$594	\$166	24.57
339	USAA LIFE INSURANCE COMPANY	1.1346	17	4,993	\$2,119,465	\$274,331	\$313,226	\$690,355	27.72
340	USG ANNUITY & LIFE COMPANY	0.0751	128	15	\$140,204	\$0	\$0	\$11,432	0.00
341	USLIFE CREDIT LIFE INSURANCE CO*	0.0462	157	144	\$86,311	\$0	\$20,000	\$7,799	23.17
342	UTICA NATIONAL LIFE INS CO	0.0000	346	0	\$70	\$0	\$0	\$0	0.00
343	VALLEY FORGE LIFE INSURANCE COMPANY	1.4754	14	1,555	\$2,755,923	\$0	\$1,405,000	\$242,436	50.98
344	VETERANS LIFE INS CO	0.4400	37	3,765	\$821,825	\$0	\$718,354	\$32,940	87.41
345	VULCAN LIFE INSURANCE COMPANY	0.0025	283	48	\$4,670	\$0	\$0	\$2,103	0.00
346	WABASH LIFE INSURANCE COMPANY	0.0111	234	129	\$20,661	\$0	\$37,634	\$2,226	182.15
347	WASHINGTON NATIONAL INSURANCE CO*	0.0013	311	67	\$2,376	\$0	\$0	\$724	0.00
348	WEST COAST LIFE INSURANCE COMPANY*	0.0389	167	91	\$72,634	\$0	\$0	\$22,233	0.00
349	WESTERN AND SOUTHERN LIFE INS CO	0.5357	32	14,416	\$1,000,755	\$75,230	\$875,407	\$205,739	94.99
350	WESTERN CATHOLIC UNION	0.0390	166	2,876	\$72,792	\$0	\$0	\$23,243	0.00
351	WESTERN NATIONAL LIFE INSURANCE CO	0.0146	213	252	\$27,230	\$0	\$22,262	\$6,950	81.76
352	WESTERN SOUTHERN LIFE ASSURANCE CO	0.0029	278	4,153	\$5,327	\$0	\$6,932	\$66,212	130.13
353	WESTFIELD LIFE INSURANCE COMPANY	0.0066	249	50	\$12,257	\$0	\$11,553	\$3,973	94.26
354	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0040	265	22	\$7,459	\$0	\$0	\$2,210	0.00
355	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0322	176	111	\$60,149	\$4,246	\$0	\$11,928	7.06
356	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0193	203	326	\$35,999	\$3,313	\$119,131	\$13,853	340.13
357	WORLD INSURANCE COMPANY	0.0103	239	37	\$19,219	\$0	\$0	\$3,020	0.00
358	ZURICH LIFE INSURANCE CO OF AMERICA	0.1375	89	467	\$256,850	\$0	\$283,296	\$136,035	110.30
TOTAL		100.000		577,977	\$186,796,973	\$11,450,665	\$90,321,060	\$47,475,373	54.48

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ACACIA MUTUAL LIFE INSURANCE CO	0.0804	133	2,147	\$368,949	\$111,050	\$0	\$83,475	30.10
2	ACACIA NATIONAL LIFE INSURANCE CO	0.0065	220	28	\$29,685	\$0	\$317,067	\$3,701	1068.11
3	ACADEMY LIFE INSURANCE CO*	0.0769	135	501	\$352,981	\$0	\$116,313	\$36,953	32.95
4	AETNA LIFE INS AND ANNUITY CO*	3.5539	6	5,041	\$16,303,340	\$353	\$7,331,065	\$682,572	44.97
5	AID ASSOCIATION FOR LUTHERANS	3.3631	7	37,027	\$15,427,973	\$270	\$7,021,105	\$2,279,329	45.51
6	AIG LIFE INSURANCE COMPANY	0.2776	73	17,908	\$1,273,421	\$0	\$84,346,312	\$1,461,678	6623.60
7	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.6631	29	1,217	\$3,041,780	\$0	\$8,074,862	\$191,095	265.47
8	ALL AMERICAN LIFE INSURANCE COMPANY*	0.3699	56	1,606	\$1,697,054	\$0	\$741,979	\$156,961	43.72
9	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.3376	62	3,654	\$1,548,854	\$0	\$1,968,366	\$240,523	127.09
10	ALLIED LIFE INS CO	0.3042	67	1,572	\$1,395,557	\$0	\$63,300	\$171,050	4.54
11	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.2081	82	1,155	\$954,512	\$0	\$1,238,672	\$137,570	129.77
12	ALLSTATE LIFE INS CO OF NEW YORK	0.0018	250	23	\$8,084	\$0	\$0	\$1,563	0.00
13	ALLSTATE LIFE INSURANCE COMPANY	1.0850	21	9,774	\$4,977,193	\$0	\$2,040,616	\$750,903	41.00
14	AMERICAN AMICABLE LIFE INS CO TX	0.0208	180	232	\$95,521	\$72	\$44,563	\$8,085	46.73
15	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0945	126	672	\$433,533	\$0	\$75,895	\$30,708	17.51
16	AMERICAN FAMILY LIFE INSURANCE CO	1.0830	22	8,192	\$4,968,208	\$0	\$3,010,334	\$678,274	60.59
17	AMERICAN FIDELITY ASSURANCE COMPANY	0.0284	168	289	\$130,132	\$0	\$489,503	\$16,783	376.16
18	AMERICAN FOUNDATION LIFE INS CO	0.0011	259	5	\$5,026	\$0	\$20,299	\$590	403.88
19	AMERICAN FRANKLIN LIFE INS CO THE	0.0171	189	129	\$78,673	\$0	\$256,294	\$7,266	325.77
20	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.9227	24	11,754	\$4,232,799	\$0	\$2,667,346	\$476,021	63.02
21	AMERICAN GENERAL LIFE INS CO NY	0.0024	244	35	\$10,941	\$0	\$21,822	\$2,277	199.45
22	AMERICAN GENERAL LIFE INSURANCE CO	1.0513	23	3,325	\$4,822,976	\$0	\$2,515,236	\$324,829	52.15
23	AMERICAN GUARDIAN LIFE ASSURANCE CO	0.0018	249	7	\$8,095	\$0	\$0	\$885	0.00
24	AMERICAN HERITAGE LIFE INSURANCE CO	0.0128	197	341	\$58,564	\$0	\$10,000	\$8,952	17.08
25	AMERICAN INCOME LIFE INSURANCE CO	0.0036	234	68	\$16,471	\$0	\$4,837	\$3,041	29.37
26	AMERICAN LIFE AND CASUALTY INS CO*	0.0394	158	377	\$180,857	\$0	\$0	\$23,318	0.00
27	AMERICAN MERCHANTS LIFE INS CO	0.0287	167	915	\$131,687	\$0	\$361,424	\$23,014	274.46
28	AMERICAN NATIONAL INSURANCE COMPANY*	0.3203	65	2,508	\$1,469,486	\$0	\$928,112	\$199,822	63.16
29	AMERICAN NATIONAL LIFE INS OF TX	0.0530	148	246	\$243,027	\$0	\$0	\$38,801	0.00
30	AMERICAN REPUBLIC INSURANCE COMPANY	0.0133	195	2,508	\$60,971	\$0	\$118,945	\$79,283	195.08
31	AMERICAN STATES LIFE INSURANCE CO	0.5300	42	4,154	\$2,431,122	\$0	\$1,109,974	\$322,801	45.66
32	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0151	193	3	\$69,468	\$0	\$76,839	\$150	110.61
33	AMERITAS LIFE INSURANCE CORP	0.1428	104	727	\$655,085	\$0	\$379,675	\$63,270	57.96
34	AMERUS LIFE INSURANCE COMPANY	0.3861	54	3,098	\$1,771,360	\$356,367	\$4,249,017	\$191,083	259.99
35	AMICA LIFE INSURANCE COMPANY	0.0007	265	12	\$3,436	\$0	\$0	\$935	0.00
36	ASSURED LIFE ASSOCIATION	0.0055	225	8	\$25,167	\$0	\$0	\$919	0.00
37	ATLAS LIFE INSURANCE COMPANY*	0.0042	230	42	\$19,139	\$0	\$0	\$2,407	0.00
38	AUTO CLUB LIFE INS CO	0.0002	283	2	\$1,050	\$0	\$0	\$130	0.00
39	AUTO OWNERS LIFE INSURANCE COMPANY	0.0307	163	398	\$140,957	\$0	\$78,180	\$22,926	55.46
40	BALTIMORE LIFE INS CO THE	0.1814	91	148	\$832,246	\$0	\$170,621	\$6,066	20.50
41	BANKERS LIFE AND CASUALTY COMPANY	0.4091	50	3,148	\$1,876,725	\$0	\$740,183	\$188,331	39.44
42	BANKERS NATIONAL LIFE INS CO	0.0264	171	131	\$120,962	\$0	\$286,429	\$17,058	236.79
43	BANKERS UNITED LIFE ASSURANCE CO	0.0171	190	154	\$78,318	\$0	\$143,423	\$13,494	183.13
44	BANNER LIFE INS CO	0.0353	159	331	\$162,103	\$0	\$0	\$43,438	0.00
45	BENEFICIAL LIFE INSURANCE COMPANY	0.0101	202	78	\$46,176	\$0	\$70,846	\$6,255	153.43
46	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0046	228	187	\$21,134	\$0	\$8,496	\$1,243	40.20
47	BUSINESS MENS ASSURANCE CO OF AMERICA	0.5514	39	4,573	\$2,529,460	\$0	\$915,012	\$357,659	36.17
48	CANADA LIFE ASSURANCE COMPANY	0.0167	192	78	\$76,610	\$0	\$0	\$7,393	0.00
49	CATHOLIC FAMILY LIFE INSURANCE	0.0027	240	33	\$12,608	\$0	\$0	\$1,315	0.00
50	CENTRAL SECURITY LIFE INSURANCE CO	0.1056	118	2,073	\$484,578	\$0	\$1,678,041	\$12,912	346.29
51	CENTRAL STATES HEALTH & LIFE CO	0.0649	139	947	\$297,640	\$0	\$138,948	\$13,652	46.68
52	CENTRAL UNITED LIFE INSURANCE CO*	0.0201	182	181	\$92,028	\$0	\$16,771	\$11,618	18.22
53	CERTIFIED LIFE INS CO	0.0001	291	1	\$550	\$0	\$0	\$132	0.00
54	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0002	286	1	\$969	\$0	\$0	\$7	0.00
55	CHUBB LIFE INS CO OF AM	6.6580	3	2,215	\$30,543,345	\$0	\$1,983,029	\$384,893	6.49
56	CHUBB SOVEREIGN LIFE INS CO	0.0260	172	85	\$119,487	\$0	\$199,260	\$19,583	166.76
57	CINCINNATI LIFE INSURANCE COMPANY THE	0.0906	127	2,154	\$415,665	\$0	\$170,309	\$88,390	40.97
58	CITIZENS SECURITY LIFE INS CO	0.0001	289	4	\$605	\$0	\$0	\$250	0.00
59	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0249	175	101	\$114,325	\$0	\$110,954	\$6,578	97.05
60	COLONIAL LIFE & ACCIDENT INS CO	0.1812	92	3,372	\$831,154	\$0	\$289,303	\$101,301	34.81
61	COLONIAL PENN LIFE INSURANCE CO	0.0187	187	10	\$85,987	\$0	\$87,072	\$1,430	101.26
62	COLUMBIA UNIVERSAL LIFE INS CO	0.0060	222	71	\$27,301	\$0	\$15,368	\$3,235	56.29
63	COLUMBIAN LIFE INSURANCE COMPANY	0.0012	255	129	\$5,603	\$0	\$0	\$2,215	0.00
64	COLUMBUS LIFE INSURANCE CO	0.0823	129	353	\$377,479	\$0	\$47,764	\$31,854	12.65
65	COMBINED INSURANCE CO OF AMERICA	0.0306	164	69	\$140,575	\$0	\$257,652	\$15,739	183.28
66	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.1884	88	900	\$864,081	\$0	\$290,411	\$89,801	33.61
67	COMMONWEALTH LIFE INSURANCE COMPANY	0.4031	52	5,980	\$1,849,148	\$0	\$478,984	\$191,220	25.90
68	COMMUNITY NATIONAL ASSURANCE COMPANY	0.0083	210	30	\$37,981	\$0	\$0	\$2,535	0.00
69	CONNECTICUT GENERAL LIFE INS CO	1.2752	18	1,271	\$5,850,091	\$0	\$1,871,159	\$432,792	31.99
70	CONNECTICUT NATIONAL LIFE INS CO*	0.0984	122	731	\$451,427	\$0	\$2,670,504	\$36,273	591.57
71	CONSTITUTION LIFE INSURANCE COMPANY	0.0080	212	98	\$36,918	\$0	\$13,276	\$5,198	35.96
72	CONSUMERS LIFE INSURANCE COMPANY	0.0003	280	1	\$1,190	\$0	\$0	\$80	0.00
73	CONTINENTAL ASSURANCE COMPANY	0.0002	282	4	\$1,121	\$0	\$8,671	\$68	773.51
74	CONTINENTAL GENERAL INSURANCE CO	0.0521	149	562	\$239,089	\$0	\$41,826	\$43,437	17.49
75	CONTINENTAL WESTERN LIFE INS CO	0.2786	72	2,581	\$1,277,854	\$0	\$1,275,214	\$186,333	99.79
76	COUNTRY INVESTORS LIFE ASSUR CO	0.0225	178	233	\$103,047	\$0	\$45,280	\$21,046	43.94
77	CROWN LIFE INSURANCE COMPANY*	0.1789	93	609	\$820,557	\$0	\$1,662,919	\$95,041	202.66
78	CSA FRATERNAL LIFE	0.0019	246	14	\$8,923	\$0	\$0	\$140	0.00
79	CUNA MUTUAL LIFE INSURANCE COMPANY	0.0955	124	1,120	\$438,131	\$0	\$351,785	\$50,922	80.29

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
80	DEGREE OF HONOR PROTECTIVE ASSOC	0.0047	227	108	\$21,766	\$0	\$625	\$2,995	2.87
81	DELTA LIFE AND ANNUITY COMPANY*	0.0000	298	19	\$0	\$0	\$0	\$1,607	N/A
82	EMPIRE GENERAL LIFE ASSURANCE CORP	0.0079	213	6	\$36,279	\$0	\$0	\$5,072	0.00
83	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0015	253	18	\$6,790	\$0	\$0	\$487	0.00
84	EMPLOYERS LIFE INS CO OF WAUSAU	0.0015	252	9	\$6,876	\$0	\$0	\$530	0.00
85	EMPLOYERS MODERN LIFE COMPANY	0.0422	156	543	\$193,521	\$0	\$221,529	\$20,368	114.47
86	EQUITABLE LIFE INSURANCE CO OF IOWA	0.2056	85	802	\$943,083	\$0	\$805,966	\$100,540	85.46
87	EQUITABLE OF COLORADO INC THE	2.5382	9	5,039	\$11,643,686	\$0	\$3,263,454	\$853,247	28.03
88	FAMILY LIFE INSURANCE COMPANY*	0.0265	170	431	\$121,692	\$0	\$80,616	\$24,995	66.25
89	FARMERS AND TRADERS LIFE INS CO	0.0031	237	23	\$14,288	\$0	\$0	\$1,716	0.00
90	FARMERS NEW WORLD LIFE INSURANCE CO	2.1090	12	22,197	\$9,675,155	\$0	\$1,975,944	\$1,800,745	20.42
91	FEDERAL HOME LIFE INSURANCE COMPANY*	0.1318	106	379	\$604,647	\$0	\$1,749,490	\$24,979	289.34
92	FEDERAL KEMPER LIFE ASSURANCE CO	0.2493	76	1,199	\$1,143,723	\$0	\$332,639	\$201,058	29.08
93	FEDERAL LIFE INSURANCE CO MUTUAL	0.0001	294	5	\$386	\$0	\$1,981	\$90	513.21
94	FEDERATED LIFE INSURANCE COMPANY	0.4744	44	1,732	\$2,176,178	\$0	\$382,545	\$242,833	17.58
95	FIDELITY AND GUARANTY LIFE INS CO*	0.2200	79	1,556	\$1,009,452	\$0	\$48,081	\$113,113	4.76
96	FIDELITY SECURITY LIFE INSURANCE CO*	0.0082	211	62	\$37,443	\$0	\$33,796	\$1,139	90.26
97	FIRST COLONY LIFE INSURANCE COMPANY	0.4260	47	2,943	\$1,954,139	\$0	\$2,960,635	\$359,727	151.51
98	FIRST DELAWARE LIFE INS CO	0.0078	214	167	\$35,686	\$0	\$45,832	\$11,166	128.43
99	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0003	276	5	\$1,505	\$0	\$0	\$357	0.00
100	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.4489	46	1,033	\$2,059,488	\$0	\$6,654,704	\$300,677	323.12
101	FIRST TRANSAMERICA LIFE INSURANCE CO	0.0034	236	2	\$15,540	\$0	\$0	\$1,500	0.00
102	FORTIS BENEFITS INSURANCE COMPANY	0.0193	185	327	\$88,477	\$0	\$197,526	\$15,563	223.25
103	GENERAL AMERICAN LIFE INSURANCE CO	2.2884	10	8,810	\$10,497,721	\$1,904,609	\$6,078,657	\$1,237,344	76.05
104	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0059	223	121	\$27,292	\$0	\$626,404	\$7,250	2295.19
105	GEORGIA INTERNATIONAL LIFE INS CO	0.0000	298	3	\$0	\$0	\$0	\$308	N/A
106	GLOBE LIFE AND ACCIDENT INS CO	0.5364	41	20,827	\$2,460,520	\$0	\$1,096,794	\$166,321	44.58
107	GOLDEN RULE INSURANCE COMPANY	0.0298	165	233	\$136,767	\$0	\$50,000	\$16,054	36.56
108	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.0131	196	102	\$60,010	\$0	\$2,668	\$5,768	4.45
109	GRANGE LIFE INSURANCE COMPANY	0.0031	238	9	\$14,100	\$0	\$5,076	\$900	36.00
110	GREAT AMERICAN RESERVE INS CO	0.1248	111	863	\$572,293	\$0	\$1,563,122	\$64,960	273.13
111	GREAT SOUTHERN LIFE INSURANCE CO	0.4090	51	2,622	\$1,876,075	\$0	\$653,453	\$181,536	34.83
112	GREAT WEST LIFE & ANNUITY INS CO*	0.0327	161	30	\$150,032	\$0	\$24,212	\$12,144	16.14
113	GREAT WEST LIFE ASSURANCE COMPANY*	0.2866	69	2,431	\$1,314,770	\$0	\$1,078,298	\$154,530	82.01
114	GREATER BENEFICIAL UNION OF PITTSBURGH	0.0002	285	6	\$1,024	\$0	\$0	\$222	0.00
115	GRINNELL LIFE INSURANCE COMPANY	0.0074	215	60	\$33,976	\$0	\$340	\$5,224	1.00
116	GUARANTEE LIFE INSURANCE COMPANY	0.0199	184	296	\$91,288	\$0	\$166,381	\$22,786	182.26
117	GUARANTEE PROTECTIVE LIFE COMPANY	0.0004	273	4	\$1,730	\$0	\$12,500	\$200	722.54
118	GUARANTEE TRUST LIFE INSURANCE CO*	0.0019	247	25	\$8,607	\$0	\$740	\$1,131	8.60
119	GUARANTY INCOME LIFE INSURANCE CO	0.0208	181	265	\$95,432	\$0	\$64,567	\$7,556	67.66
120	GUARDIAN INSURANCE & ANNUITY CO INC	0.0255	173	85	\$116,851	\$0	\$0	\$12,856	0.00
121	HARTFORD LIFE AND ACCIDENT INS CO*	0.7635	26	301	\$3,502,423	\$0	\$2,016,883	\$101,865	57.59
122	HARTFORD LIFE INSURANCE COMPANY	7.7624	2	356	\$35,609,444	\$6,645,957	\$208,712	\$53,006	19.25
123	IDEALIFE INSURANCE COMPANY	0.0067	218	168	\$30,521	\$0	\$36,242	\$7,132	118.74
124	IDS LIFE INSURANCE COMPANY	1.1805	19	2,524	\$5,415,512	\$0	\$2,931,752	\$317,172	54.14
125	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.1317	107	792	\$604,157	\$0	\$352,460	\$58,818	58.34
126	INDEPENDENT ORDER OF FORESTERS THE	0.3577	58	2,078	\$1,641,028	\$0	\$911,009	\$166,104	55.51
127	INDIANAPOLIS LIFE INSURANCE CO	0.0808	132	811	\$370,588	\$0	\$366,304	\$51,452	98.84
128	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0007	266	17	\$3,416	\$0	\$13,882	\$2,377	406.38
129	INTEGON LIFE INSURANCE CORPORATION*	0.0535	147	631	\$245,495	\$0	\$379,217	\$33,754	154.47
130	INTEGRITY LIFE INS CO	0.0000	298	88	\$0	\$0	\$0	\$13,008	N/A
131	INTER STATE ASSURANCE COMPANY	0.1914	87	794	\$878,037	\$0	\$574,847	\$61,367	65.47
132	INTERCONTINENTAL LIFE INSURANCE CO	0.0008	264	8	\$3,661	\$0	\$12,121	\$171	331.08
133	INTERNATIONAL FINANCIAL SERVICES LIFE	0.0183	188	563	\$83,806	\$0	\$101,241	\$14,825	120.80
134	INVESTORS GUARANTY LIFE INS CO	0.0004	274	7	\$1,680	\$0	\$3,321	\$240	197.68
135	INVESTORS HERITAGE LIFE INSURANCE CO	0.0003	279	5	\$1,351	\$0	\$0	\$65	0.00
136	INVESTORS INSURANCE CORPORATION	0.0041	231	19	\$19,000	\$0	\$0	\$473	0.00
137	INVESTORS LIFE INS CO OF NORTH AMERICA	0.1050	119	1,429	\$481,630	\$1,352	\$1,140,155	\$64,802	237.01
138	INVESTORS LIFE INSURANCE CO OF INDIANA	0.0002	284	3	\$1,044	\$0	\$434	\$150	41.57
139	ITT HARTFORD LIFE AND ANNUITY INS CO	0.2467	77	1,542	\$1,131,772	\$0	\$935,418	\$140,397	82.65
140	JACKSON NATIONAL LIFE INSURANCE CO	0.0000	298	372	\$0	\$0	\$0	\$76,040	N/A
141	JEFFERSON PILOT LIFE INS CO	0.5690	37	4,180	\$2,610,420	\$0	\$4,004,819	\$318,448	153.42
142	JOHN ALDEN LIFE INSURANCE CO	0.1122	114	483	\$514,894	\$0	\$837,054	\$73,276	162.57
143	JOHN HANCOCK LIFE INS CO OF AMERICA	0.0000	298	156	\$0	\$0	\$519,185	\$9,094	N/A
144	JOHN HANCOCK MUTUAL LIFE INS CO	0.0000	298	1	\$0	\$0	\$0	\$50	N/A
145	JOHN HANCOCK VARIABLE LIFE INS CO	0.1429	103	746	\$655,414	\$0	\$370,241	\$72,164	56.49
146	KANSAS CITY LIFE INSURANCE CO	1.2849	17	10,893	\$5,894,510	\$0	\$4,380,444	\$741,520	74.31
147	KEMPER INVESTORS LIFE INS CO	0.0083	209	633	\$37,996	\$0	\$2,302,951	\$44,759	6061.04
148	LAFAYETTE LIFE INSURANCE CO THE	0.0945	125	383	\$433,629	\$0	\$211,337	\$29,932	48.74
149	LAMAR LIFE INSURANCE COMPANY	0.0547	146	383	\$250,849	\$0	\$219,489	\$52,575	87.50
150	LIBERTY LIFE ASSUR CO OF BOSTON	0.0762	136	208	\$349,571	\$0	\$0	\$15,678	0.00
151	LIBERTY LIFE INSURANCE COMPANY*	0.3396	61	1,568	\$1,557,983	\$0	\$1,006,942	\$194,612	64.63
152	LIFE & HEALTH INS CO OF AMERICA*	0.0003	276	5	\$1,505	\$0	\$2,814	\$112	186.98
153	LIFE INS CO OF THE SOUTHWEST	0.0024	243	47	\$11,140	\$0	\$0	\$3,988	0.00
154	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.3990	53	904	\$1,830,613	\$0	\$2,112,968	\$176,772	115.42
155	LIFE INVESTORS INS CO OF AMERICA	0.3315	63	2,612	\$1,520,868	\$0	\$1,067,381	\$194,451	70.18
156	LIFE OF MARYLAND INC	0.0018	248	17	\$8,405	\$0	\$123,524	\$933	1469.65
157	LIFEUSA INSURANCE COMPANY	0.2706	74	2,121	\$1,241,427	\$0	\$141,945	\$135,756	11.43

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
158	LINCOLN AMERICAN LIFE INSURANCE CO	0.0001	288	43	\$612	\$0	\$3,791	\$2,146	619.44
159	LINCOLN BENEFIT LIFE COMPANY	0.7960	25	2,214	\$3,651,537	\$0	\$302,240	\$199,536	8.28
160	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0002	287	6	\$824	\$0	\$0	\$70	0.00
161	LINCOLN LIBERTY LIFE INSURANCE CO*	0.0089	206	69	\$40,772	\$0	\$349,611	\$5,659	857.48
162	LINCOLN NATIONAL LIFE INSURANCE CO*	1.7378	13	10,777	\$7,972,115	\$366,704	\$8,573,629	\$894,772	112.15
163	LOYAL AMERICAN LIFE INSURANCE CO	0.0682	138	819	\$312,681	\$0	\$236,326	\$17,366	75.58
164	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0011	258	19	\$5,071	\$0	\$0	\$410	0.00
165	LOYALTY LIFE INSURANCE COMPANY	0.0628	140	648	\$288,018	\$0	\$588,376	\$35,273	204.28
166	LUTHERAN BROTHERHOOD	0.6273	31	4,192	\$2,877,623	\$0	\$1,445,155	\$309,331	50.22
167	MANHATTAN NATIONAL LIFE INS CO	0.1113	116	241	\$510,702	\$0	\$915,925	\$30,135	179.35
168	MASSACHUSETTS GENERAL LIFE INS CO	0.5136	43	2,487	\$2,355,912	\$0	\$2,904,121	\$273,255	123.27
169	MEGA LIFE AND HEALTH INS CO THE	0.0471	152	434	\$216,160	\$0	\$400,645	\$26,289	185.35
170	METROPOLITAN INS AND ANNUITY CO	1.1317	20	12,193	\$5,191,556	\$0	\$6,935,876	\$933,561	133.60
171	METROPOLITAN LIFE INSURANCE COMPANY	4.3345	5	10,093	\$19,884,152	\$69,702	\$7,238,015	\$1,059,187	36.75
172	METROPOLITAN TOWER LIFE INSURANCE CO	0.1043	120	1,116	\$478,445	\$0	\$385,977	\$99,568	80.67
173	MID AMERICAN CENTURY LIFE INSURANCE CO	0.0004	270	6	\$1,869	\$0	\$23,266	\$185	1244.84
174	MIDLAND LIFE INSURANCE COMPANY THE	0.0695	137	185	\$319,002	\$0	\$112,020	\$233,923	35.12
175	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0120	199	82	\$54,831	\$0	\$165,010	\$7,356	300.94
176	MODERN AMERICAN LIFE INSURANCE CO	0.2799	71	5,443	\$1,284,149	\$0	\$3,927,268	\$241,364	305.83
177	MODERN WOODMEN OF AMERICA	0.4584	45	5,725	\$2,103,073	\$0	\$1,318,085	\$286,170	62.67
178	MONTGOMERY WARD LIFE INSURANCE CO	0.0068	217	153	\$31,236	\$0	\$10,599	\$2,881	33.93
179	MONUMENTAL LIFE INSURANCE COMPANY	0.1622	99	1,352	\$744,284	\$0	\$527,314	\$76,227	70.85
180	MONY LIFE INS CO OF AMERICA	0.1253	110	409	\$575,018	\$0	\$300,000	\$69,965	52.17
181	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0000	298	3	\$0	\$0	\$134	\$70,000	N/A
182	MUTUAL SERVICE LIFE INSURANCE CO*	0.0010	262	14	\$4,767	\$0	\$0	\$1,141	0.00
183	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0592	141	324	\$271,703	\$0	\$27,243	\$28,240	10.03
184	NACOLAH LIFE INS CO	0.1296	108	1,402	\$594,627	\$0	\$439,682	\$106,418	73.94
185	NATIONAL BENEFIT LIFE INSURANCE CO	0.0004	272	30	\$1,791	\$0	\$373	\$359	20.83
186	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.0001	292	3	\$513	\$0	\$0	\$68	0.00
187	NATIONAL FARMERS UNION LIFE INS CO	0.0002	281	27	\$1,132	\$0	\$0	\$1,380	0.00
188	NATIONAL FIDELITY LIFE INSURANCE CO	0.0441	155	125	\$202,298	\$0	\$110,092	\$12,822	54.42
189	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0000	298	125	\$0	\$0	\$227,697	\$12,088	N/A
190	NATIONAL LIFE INSURANCE COMPANY	0.0812	130	796	\$372,458	\$0	\$663,198	\$70,829	178.06
191	NATIONAL TRAVELERS LIFE COMPANY	0.3408	60	4,489	\$1,563,593	\$0	\$874,815	\$212,732	55.95
192	NATIONAL WESTERN LIFE INSURANCE CO	0.1739	95	1,608	\$797,914	\$12,607	\$164,586	\$67,917	22.21
193	NATIONWIDE LIFE INSURANCE CO	0.0147	194	108	\$67,461	\$0	\$102,219	\$10,731	151.52
194	NEW AMERICAN LIFE INSURANCE CO	0.3547	59	4,121	\$1,627,038	\$0	\$521,438	\$261,944	32.05
195	NEW ERA LIFE INS CO OF THE MIDWEST*	0.0003	278	2	\$1,373	\$0	\$0	\$15	0.00
196	NEW YORK LIFE INS & ANNUITY CORPORATION	1.5688	14	7,975	\$7,197,004	\$0	\$5,188,300	\$969,341	72.09
197	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.4155	48	1,917	\$1,905,865	\$0	\$1,661,847	\$439,956	87.20
198	NORTH WEST LIFE ASSUR CO OF CANADA	0.0000	298	8	\$0	\$0	\$0	\$475	N/A
199	NORTHBROOK LIFE INSURANCE COMPANY	0.0036	233	30	\$16,743	\$0	\$0	\$2,795	0.00
200	NORTHERN LIFE INSURANCE COMPANY	0.1270	109	575	\$582,391	\$0	\$861,188	\$62,647	147.87
201	OCCIDENTAL LIFE INS CO OF NC	0.0236	177	408	\$108,413	\$0	\$1,581,218	\$19,109	1458.51
202	OHIO LIFE INSURANCE COMPANY	0.0220	179	228	\$100,944	\$0	\$0	\$17,073	0.00
203	OHIO NATIONAL LIFE ASSURANCE CORP	0.6585	30	1,546	\$3,020,789	\$0	\$336,585	\$237,692	11.14
204	OHIO STATE LIFE INSURANCE CO THE	0.5437	40	4,420	\$2,494,104	\$0	\$1,536,124	\$342,620	61.59
205	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.1847	90	1,355	\$847,102	\$0	\$429,716	\$184,612	50.73
206	PACIFIC GUARDIAN LIFE INS CO LTD	0.0011	260	6	\$5,004	\$196	\$6,500	\$1,767	133.81
207	PACIFIC MUTUAL LIFE INSURANCE CO	8.6686	1	1,003	\$39,766,590	\$43,921	\$6,137,518	\$274,588	15.54
208	PAN AMERICAN ASSURANCE CO	0.1517	101	989	\$695,733	\$0	\$433,359	\$106,239	62.29
209	PARAGON LIFE INSURANCE COMPANY	0.0772	134	712	\$353,974	\$0	\$232,064	\$48,111	65.56
210	PEKIN LIFE INSURANCE COMPANY	0.0092	205	96	\$42,120	\$0	\$97	\$5,567	0.23
211	PENN INSURANCE & ANNUITY CO THE	0.0444	154	364	\$203,759	\$0	\$153,839	\$45,469	75.50
212	PENN MUTUAL LIFE INSURANCE CO THE	0.3215	64	1,799	\$1,474,647	\$0	\$1,917,783	\$190,296	130.05
213	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0251	174	721	\$115,360	\$0	\$103,489	\$42,135	89.71
214	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0010	261	11	\$4,814	\$0	\$3,757	\$615	78.04
215	PFL LIFE INSURANCE COMPANY	0.1058	117	1,592	\$485,486	\$0	\$535,359	\$41,668	110.27
216	PHILADELPHIA LIFE INS CO	0.7335	28	2,869	\$3,364,709	\$0	\$1,583,285	\$321,574	47.06
217	PHOENIX HOME LIFE MUTUAL INS CO	0.5807	36	2,828	\$2,863,955	\$0	\$1,498,883	\$216,024	56.19
218	PIONEER AMERICAN INSURANCE COMPANY	0.0026	242	28	\$11,727	\$0	\$0	\$1,559	0.00
219	PIONEER LIFE INSURANCE COMPANY	0.0995	121	311	\$456,459	\$0	\$314,427	\$9,512	68.88
220	PIONEER MUTUAL LIFE INS CO	0.0499	151	164	\$229,035	\$0	\$112,536	\$22,220	49.13
221	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0010	263	12	\$4,475	\$0	\$0	\$501	0.00
222	POLISH NATNL ALLIANCE OF THE US OF N. A	0.0000	298	93	\$0	\$0	\$0	\$2,234	N/A
223	PREFERRED RISK LIFE INSURANCE CO	0.2092	81	1,655	\$959,633	\$0	\$463,522	\$98,588	48.30
224	PRINCIPAL MUTUAL LIFE INS CO	0.2137	80	799	\$980,371	\$0	\$106,769	\$92,424	10.89
225	PROFESSIONAL INS CORPORATION	0.0005	269	3	\$2,068	\$0	\$0	\$49	0.00
226	PROTECTIVE LIFE INSURANCE COMPANY	0.2682	75	2,522	\$1,230,268	\$0	\$550,803	\$134,638	44.77
227	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0959	123	1	\$440,000	\$0	\$0	\$50	0.00
228	PRUCO LIFE INSURANCE COMPANY	0.1145	113	318	\$525,137	\$0	\$224,099	\$41,082	42.67
229	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.3845	55	1,204	\$1,763,744	\$0	\$1,479,401	\$79,507	83.88
230	PRUDENTIAL SELECT LIFE INS CO OF AMER	0.0038	232	2	\$17,472	\$0	\$0	\$3,700	0.00
231	PYRAMID LIFE INSURANCE COMPANY	0.0811	131	166	\$371,900	\$0	\$281,897	\$4,217	75.80
232	REASSURE AMERICA LIFE INSURANCE COMPANY	0.1324	105	4,952	\$607,469	\$0	\$163,788	\$321,135	26.96
233	RELIABLE LIFE INSURANCE COMPANY*	0.0066	219	4	\$30,398	\$0	\$0	\$2,600	0.00
234	RELIASTAR STANDARD LIFE INSURANCE CO*	0.0045	229	311	\$20,423	\$0	\$181,599	\$3,472	889.19
235	RELIASTAR BANKERS SECURITY LIFE INS CO	0.2884	68	6,253	\$1,323,001	\$160	\$1,128,686	\$156,459	85.32

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236	RELIASTAR LIFE INSURANCE COMPANY	0.3178	66	2,890	\$1,457,835	\$0	\$1,183,448	\$189,833	81.18
237	RELIASTAR UNITED SERVICES LIFE INS CO	0.0291	166	647	\$133,291	\$0	\$9,973	\$161,173	7.48
238	ROYAL LIFE INSURANCE CO OF AMERICA	0.0059	224	6	\$27,065	\$0	\$0	\$500	0.00
239	ROYAL MACCABEES LIFE INSURANCE CO	0.2863	70	791	\$1,313,221	\$0	\$842,115	\$134,758	64.13
240	ROYAL NEIGHBORS OF AMERICA	0.0521	150	860	\$238,993	\$0	\$96,563	\$37,626	40.40
241	SAFECO LIFE INSURANCE COMPANY*	0.1962	86	2,145	\$900,198	\$0	\$564,522	\$171,396	62.71
242	SAFECO NATIONAL LIFE INS CO	0.0095	204	42	\$43,483	\$0	\$18,539	\$1,043	42.64
243	SEABOARD LIFE INSURANCE CO (USA)	0.0003	275	11	\$1,518	\$0	\$0	\$845	0.00
244	SECURA LIFE INSURANCE CO	0.0450	153	498	\$206,312	\$0	\$139,453	\$26,265	67.59
245	SECURITY BENEFIT LIFE INSURANCE CO	0.1784	94	1,851	\$818,333	\$0	\$279,666	\$139,287	34.18
246	SECURITY CONNECTICUT LIFE INS CO	0.6175	33	1,154	\$2,832,975	\$0	\$4,164,875	\$185,731	147.01
247	SECURITY LIFE OF DENVER INSURANCE CO*	2.1457	11	2,434	\$9,843,436	\$0	\$1,757,570	\$517,821	17.86
248	SECURITY MUTUAL LIFE INS CO OF NE	0.0085	208	88	\$38,835	\$0	\$0	\$9,729	0.00
249	SECURITY MUTUAL LIFE INS CO OF NY	0.0004	271	4	\$1,842	\$0	\$2,396	\$200	130.08
250	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.1115	115	849	\$511,412	\$0	\$305,666	\$73,928	59.77
251	SHELTER LIFE INSURANCE CO	1.4403	15	12,862	\$6,607,485	\$0	\$2,668,187	\$750,012	40.38
252	SHENANDOAH LIFE INSURANCE COMPANY	0.0030	239	52	\$13,928	\$0	\$8,873	\$4,727	63.71
253	SOUTHERN SECURITY LIFE INS CO	0.0558	144	321	\$256,087	\$0	\$33,982	\$26,922	13.27
254	SOUTHLAND LIFE INSURANCE COMPANY	0.6203	32	1,099	\$2,845,757	\$0	\$381,869	\$173,296	13.42
255	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.3698	57	3,962	\$1,696,513	\$0	\$638,106	\$292,641	37.61
256	STANDARD INSURANCE COMPANY	0.0022	245	12	\$10,089	\$0	\$612	\$1,314	6.07
257	STANDARD LIFE INS CO OF INDIANA	0.0000	297	1	\$58	\$0	\$0	\$10	0.00
258	STATE AUTO LIFE INSURANCE CO	0.0309	162	167	\$141,689	\$0	\$0	\$16,841	0.00
259	STATE FARM LIFE INSURANCE COMPANY	4.4582	4	30,844	\$20,451,791	\$0	\$10,273,513	\$3,070,838	50.23
260	STATE LIFE INSURANCE COMPANY	0.0571	142	77	\$262,076	\$0	\$0	\$9,062	0.00
261	STATE MUTUAL INSURANCE CO	0.0007	267	8	\$3,045	\$0	\$0	\$535	0.00
262	SUNAMERICA LIFE INSURANCE COMPANY	0.0170	191	10	\$77,763	\$0	\$7,092	\$706	9.12
263	SURETY LIFE INSURANCE COMPANY	0.1560	100	1,252	\$715,847	\$0	\$203,270	\$99,433	28.40
264	TEXAS LIFE INSURANCE COMPANY	0.2062	84	3,170	\$945,759	\$0	\$233,629	\$143,462	24.70
265	TIME INSURANCE COMPANY	0.1682	98	1,334	\$771,537	\$0	\$1,043,708	\$90	135.28
266	TMG LIFE INSURANCE COMPANY	0.5685	38	1,266	\$2,608,145	\$0	\$210,575	\$112,034	8.07
267	TRANSAMERICA ASSURANCE COMPANY	0.0568	143	843	\$260,691	\$0	\$80,485	\$26,367	30.87
268	TRANSAMERICA OCCIDENTAL LIFE INS CO	2.6632	8	6,790	\$12,217,177	\$0	\$6,622,075	\$1,074,595	54.20
269	TRANSPORT LIFE INSURANCE COMPANY	0.0190	186	30	\$87,088	\$0	\$0	\$4,790	0.00
270	TRAVELERS INSURANCE COMPANY THE	0.6090	35	1,807	\$2,793,774	\$0	\$2,608,451	\$340,391	93.37
271	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.1514	102	34	\$694,631	\$0	\$0	\$25,932	0.00
272	TRUSTMARK INSURANCE CO (MUTUAL)	0.0272	169	199	\$124,793	\$0	\$38,909	\$10,659	31.18
273	TRUSTMARK LIFE INSURANCE COMPANY	0.0087	207	62	\$40,031	\$0	\$8,197	\$5,920	20.48
274	U S FINANCIAL LIFE INSURANCE CO	0.0554	145	244	\$254,365	\$0	\$102,661	\$39,602	40.36
275	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0014	254	14	\$6,363	\$0	\$0	\$880	0.00
276	UNION CENTRAL LIFE INSURANCE CO	0.6138	34	3,756	\$2,815,908	\$0	\$5,716,814	\$343,087	203.02
277	UNION LABOR LIFE INSURANCE COMPANY	0.0061	221	59	\$28,010	\$0	\$8,166	\$3,151	29.15
278	UNITED AMERICAN INSURANCE COMPANY	0.0055	226	62	\$25,122	\$0	\$7,761	\$571	30.89
279	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.0005	268	9	\$2,281	\$0	\$0	\$145	0.00
280	UNITED FIDELITY LIFE INSURANCE CO	0.0413	157	369	\$189,347	\$0	\$182,241	\$17,300	96.25
281	UNITED HERITAGE MUTUAL LIFE INS CO	0.0072	216	67	\$33,054	\$0	\$0	\$3,945	0.00
282	UNITED INSURANCE COMPANY OF AMERICA	0.0106	201	75	\$48,464	\$0	\$41,599	\$3,728	85.83
283	UNITED LIFE INSURANCE COMPANY	0.1175	112	1,045	\$538,808	\$0	\$277,020	\$92,996	51.41
284	UNITED NATIONAL LIFE INS CO OF AMERICA	0.0000	296	0	\$84	\$0	\$11,046	\$0	13150.00
285	UNITED OF OMAHA LIFE INS CO	0.2075	83	6,028	\$952,081	\$0	\$0	\$325,124	0.00
286	UNITED PRESIDENTIAL LIFE INS CO	0.1854	89	1,161	\$850,608	\$0	\$1,445,847	\$121,435	169.98
287	UNITED STATES LIFE INS CO NY	0.0027	241	58	\$12,202	\$0	\$0	\$3,515	0.00
288	UNIVERSAL GUARANTY LIFE INS CO	0.0881	128	2,178	\$404,329	\$0	\$214,485	\$65,340	53.05
289	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0001	290	3	\$560	\$0	\$0	\$125	0.00
290	UNUM LIFE INS CO OF AMERICA	0.0240	176	217	\$110,047	\$0	\$95,635	\$20,146	86.90
291	USAA LIFE INSURANCE COMPANY	0.2361	78	1,146	\$1,083,122	\$0	\$1,841,506	\$150,393	170.02
292	USG ANNUITY & LIFE COMPANY	0.0200	183	63	\$91,852	\$0	\$0	\$7,490	0.00
293	UTICA NATIONAL LIFE INS CO	0.0001	293	1	\$400	\$0	\$0	\$50	0.00
294	VALLEY FORGE LIFE INSURANCE COMPANY	1.3817	16	3,576	\$6,338,310	\$0	\$4,966,800	\$557,576	78.36
295	VICTORY LIFE INSURANCE COMPANY	0.0011	257	19	\$5,265	\$0	\$59,320	\$320	1126.69
296	VULCAN LIFE INSURANCE COMPANY	0.0035	235	163	\$15,860	\$0	\$10,474	\$1,252	66.04
297	WABASH LIFE INSURANCE COMPANY	0.0012	256	8	\$5,526	\$0	\$10,402	\$599	188.24
298	WEST COAST LIFE INSURANCE COMPANY*	0.1729	96	474	\$793,122	\$0	\$120,007	\$54,587	15.13
299	WESTERN NATIONAL LIFE INSURANCE CO	0.0001	295	5	\$309	\$0	\$0	\$157	0.00
300	WESTERN RESERVE LIFE ASSUR CO OH	0.0121	198	110	\$55,729	\$0	\$79,545	\$42,514	142.74
301	WESTERN SOUTHERN LIFE ASSURANCE CO	0.7455	27	10,924	\$3,420,118	\$0	\$2,706,725	\$556,025	79.14
302	WESTFIELD LIFE INSURANCE COMPANY	0.0016	251	17	\$7,554	\$0	\$629	\$1,073	8.33
303	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0101	203	76	\$46,110	\$0	\$4,084	\$4,876	8.86
304	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0117	200	82	\$53,544	\$0	\$46,004	\$8,514	85.92
305	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.1704	97	2,443	\$781,762	\$332,848	\$581,772	\$109,674	116.99
306	WORLD INSURANCE COMPANY	0.0347	160	313	\$159,087	\$0	\$20,000	\$22,991	12.57
307	ZURICH LIFE INSURANCE CO OF AMERICA	0.4105	49	3,429	\$1,883,110	\$0	\$1,155,504	\$281,226	61.36
TOTAL		100.000		510,690	\$458,744,714	\$9,846,168	\$326,314,659	\$41,310,564	73.28

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL GRADED DEATH BENEFITS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.1924	29	179	\$17,413	\$0	\$11,963	\$702	68.70
2	AMERICAN GENERAL LIFE & ACCIDENT INS CO	13.3778	3	6,189	\$1,210,601	\$0	\$668,083	\$9,662	55.19
3	AMERICAN NATIONAL INSURANCE COMPANY*	3.4672	6	1,217	\$313,759	\$0	\$98,475	\$2,120	31.39
4	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0000	56	0	\$0	\$0	\$21,308	\$0	N/A
5	AMERICAN TRAVELLERS LIFE INS CO	0.0040	49	7	\$364	\$0	\$0	\$6	0.00
6	ASSURED LIFE ASSOCIATION	0.0536	41	63	\$4,846	\$0	\$20,589	\$177	424.87
7	AUTO CLUB LIFE INS CO	0.1937	28	86	\$17,529	\$0	\$10,888	\$482	62.11
8	CAPITAL RESERVE LIFE INSURANCE CO	0.0771	38	34	\$6,974	\$0	\$16,539	\$91	237.15
9	CATHOLIC KNIGHTS OF AMERICA THE	0.0278	44	7	\$2,513	\$0	\$0	\$13	0.00
10	CINCINNATI LIFE INSURANCE COMPANY THE	0.0000	56	8	\$0	\$0	\$0	\$21	N/A
11	COLONIAL LIFE & ACCIDENT INS CO	0.0032	50	2	\$290	\$0	\$0	\$6	0.00
12	COLONIAL PENN LIFE INSURANCE CO	5.0507	5	6,960	\$457,055	\$0	\$618,036	\$7,601	135.22
13	COLORADO BANKERS LIFE INS CO*	0.0051	47	1	\$460	\$0	\$2,779	\$10	604.13
14	COMBINED INSURANCE CO OF AMERICA	0.0533	42	19	\$4,823	\$0	\$0	\$120	0.00
15	CUNA MUTUAL INSURANCE SOCIETY	0.0241	45	9	\$2,182	\$0	\$599	\$55	27.45
16	EMPLOYERS MODERN LIFE COMPANY	0.0627	40	24	\$5,678	\$0	\$0	\$507	0.00
17	EQUITABLE LIFE & CASUALTY INS CO	1.4603	10	357	\$132,149	\$0	\$122,481	\$1,095	92.68
18	FAMILY SERVICE LIFE INS CO	0.2209	26	238	\$19,987	\$0	\$45,480	\$877	227.55
19	FEDERAL LIFE INSURANCE CO MUTUAL	0.0766	39	84	\$6,930	\$0	\$25,598	\$1,163	369.38
20	FIDELITY SECURITY LIFE INSURANCE CO*	0.4978	17	580	\$45,047	\$0	\$36,266	\$851	80.51
21	GREAT AMERICAN RESERVE INS CO	0.3616	20	185	\$32,722	\$0	\$0	\$1,403	0.00
22	GREATER BENEFICIAL UNION OF PITTSBURGH	0.0003	55	1	\$26	\$0	\$0	\$14	0.00
23	GUARANTEE RESERVE LIFE INSURANCE CO	1.9227	8	894	\$173,993	\$0	\$82,673	\$2,993	47.52
24	INTRAMERICA LIFE INSURANCE COMPANY	0.0503	43	36	\$4,553	\$0	\$253	\$64	5.56
25	INVESTORS HERITAGE LIFE INSURANCE CO	0.2205	27	61	\$19,958	\$0	\$0	\$319	0.00
26	J C PENNEY LIFE INSURANCE COMPANY	0.9275	14	304	\$83,935	\$0	\$49,547	\$13,184	59.03
27	LIBERTY LIFE ASSUR CO OF BOSTON	1.1407	11	156	\$103,230	\$0	\$0	\$9,100	0.00
28	LIFE & HEALTH INS CO OF AMERICA*	0.0014	54	6	\$125	\$0	\$0	\$35	0.00
29	LIFE INSURANCE COMPANY OF ILLINOIS	0.0052	46	4	\$468	\$0	\$1,151	\$22	245.94
30	LINCOLN BENEFIT LIFE COMPANY	0.4901	18	231	\$44,348	\$0	\$26,080	\$2,713	58.81
31	LINCOLN HERITAGE LIFE INSURANCE CO*	1.5213	9	489	\$137,663	\$0	\$90,452	\$1,293	65.71
32	LOYAL AMERICAN LIFE INSURANCE CO	0.2551	23	112	\$23,082	\$0	\$5,675	\$417	24.59
33	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0805	37	14	\$7,289	\$0	\$0	\$92	0.00
34	MEDICO LIFE INSURANCE COMPANY	0.0817	36	187	\$7,394	\$0	\$26,887	\$221	363.63
35	MEMBERS LIFE INSURANCE COMPANY	0.0018	53	1	\$159	\$0	\$0	\$6	0.00
36	MONTGOMERY WARD LIFE INSURANCE CO	0.1672	30	110	\$15,134	\$0	\$15,802	\$250	104.41
37	MONUMENTAL LIFE INSURANCE COMPANY	2.1563	7	582	\$195,127	\$0	\$6,582	\$2,014	3.37
38	NATIONWIDE LIFE INSURANCE CO	0.0890	35	24	\$8,055	\$804	\$1,186	\$1,342	24.71
39	NORTH AMERICAN CO FOR LIFE & HEALTH IN	1.0162	13	36	\$91,956	\$0	\$24,611	\$529	26.76
40	NORTH CAROLINA MUTUAL LIFE INS CO	0.0045	48	9	\$405	\$0	\$0	\$27	0.00
41	PFL LIFE INSURANCE COMPANY	0.2221	25	184	\$20,095	\$0	\$7,793	\$751	38.78
42	PHYSICIANS LIFE INSURANCE COMPANY	24.6557	2	11,630	\$2,231,174	\$0	\$1,183,386	\$36,436	53.04
43	PIERCE NATIONAL LIFE INSURANCE CO	1.1052	12	625	\$100,015	\$0	\$70,706	\$1,634	70.70
44	PIONEER MUTUAL LIFE INS CO	0.0027	51	1	\$241	\$15	\$0	\$10	6.22
45	RELIABLE LIFE INSURANCE COMPANY*	29.1905	1	15,289	\$2,641,545	\$0	\$1,325,727	\$21,576	50.19
46	RESERVE NATIONAL INSURANCE COMPANY	0.2983	21	119	\$26,997	\$0	\$5,352	\$206	19.82
47	STANDARD LIFE AND ACCIDENT INS CO	0.9270	15	314	\$83,886	\$0	\$55,095	\$795	65.68
48	TRANSPORT LIFE INSURANCE COMPANY	0.0018	52	2	\$165	\$0	\$0	\$39	0.00
49	TRUSTMARK INSURANCE CO (MUTUAL)	0.1017	34	36	\$9,203	\$1,444	\$8,407	\$199	107.04
50	UNION BANKERS INSURANCE COMPANY	0.1667	31	79	\$15,084	\$0	\$12,468	\$383	82.66
51	UNION BENEFIT LIFE INS CO	0.0000	56	0	\$0	\$0	\$9,750	\$0	N/A
52	UNION FIDELITY LIFE INSURANCE CO	0.2268	24	136	\$20,527	\$0	\$12,297	\$470	59.91
53	UNITED AMERICAN INSURANCE COMPANY	0.2582	22	346	\$23,364	\$0	\$8,399	\$618	35.95
54	UNITED HERITAGE MUTUAL LIFE INS CO	0.6964	16	194	\$63,015	\$0	\$25,000	\$861	39.67
55	UNITED HOME LIFE INSURANCE COMPANY	0.1321	32	18	\$11,952	\$0	\$3,804	\$201	31.83
56	UNITED OF OMAHA LIFE INS CO	0.1093	33	162	\$9,887	\$0	\$0	\$1,820	0.00
57	WESTERN AND SOUTHERN LIFE INS CO	6.1302	4	3,768	\$554,744	\$52,530	\$431,025	\$8,795	87.17
58	WORLD INSURANCE COMPANY	0.4332	19	170	\$39,205	\$0	\$23,000	\$1,347	58.67
TOTAL		100.000		52,579	\$9,049,321	\$54,793	\$5,212,192	\$137,738	58.20

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL CREDIT LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ADMIRAL LIFE INS CO OF AMERICA	0.0000	14	1,215	\$0	\$0	\$0	\$4,623	N/A
2	AIG LIFE INSURANCE COMPANY	0.0000	14	118	(\$3,880)	\$0	\$5,112	\$970	-1.32
3	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	1.4016	8	8,165	\$180,031	\$0	\$104,553	\$12,020	58.07
4	AMERICAN MODERN LIFE INS CO	0.8852	10	209	\$113,691	\$0	\$0	\$3,856	0.00
5	AMERICAN NATIONAL INSURANCE COMPANY*	14.3405	3	19,111	\$1,841,928	\$0	\$318,018	\$100,471	17.27
6	ASSOCIATES FINANCIAL LIFE INS CO	28.0920	2	16,676	\$3,608,210	\$0	\$1,145,791	\$151,528	31.76
7	CENTRAL STATES HEALTH & LIFE CO	6.7500	4	10,487	\$866,990	\$0	\$192,813	\$50,868	22.24
8	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	6.1354	6	8,562	\$788,050	\$0	\$277,584	\$49,540	35.22
9	CITICORP LIFE INSURANCE CO	0.0857	13	536	\$11,013	\$0	\$3,283	\$2,708	29.81
10	FOREMOST LIFE INSURANCE COMPANY	0.0000	14	1	\$0	\$0	\$0	\$2	N/A
11	GENERAL FIDELITY LIFE INSURANCE CO	0.7656	11	1,659	\$98,341	\$0	\$127,985	\$7,513	130.14
12	GERMANTOWN LIFE INSURANCE COMPANY	0.0000	14	0	(\$4,780)	\$0	\$0	\$0	N/A
13	GLOBE LIFE AND ACCIDENT INS CO	0.0000	14	46	(\$1,722)	\$0	\$6,204	\$161	-3.60
14	HERITAGE LIFE INSURANCE COMPANY	0.1797	12	746	\$23,082	\$0	\$36,345	\$5,569	157.46
15	INTEGRITY LIFE INS CO	0.0000	14	0	\$0	\$0	\$0	\$9	N/A
16	LINCOLN BENEFIT LIFE COMPANY	34.8034	1	27,757	\$4,470,238	\$0	\$1,205,776	\$287,411	26.97
17	MEMBER SERVICE LIFE INSURANCE COMPANY	0.0000	14	9,115	(\$279,580)	\$0	\$452,880	\$39,365	-1.62
18	NATIONAL FIDELITY LIFE INSURANCE CO	0.0000	14	0	\$0	\$0	\$0	\$5	N/A
19	NEW AMERICAN LIFE INSURANCE CO	0.0000	14	44	(\$424)	\$0	\$0	\$145	N/A
20	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0000	14	10	\$0	\$0	\$0	(\$10)	N/A
21	OLD UNITED LIFE INSURANCE COMPANY	6.2425	5	5,406	\$801,798	\$0	\$85,357	\$58,738	10.65
22	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0000	14	34	\$0	\$0	\$0	\$129	N/A
23	RELIABLE LIFE INSURANCE COMPANY*	0.0000	14	362	(\$2,306)	\$0	\$10,010	\$495	-4.34
24	SHELTER LIFE INSURANCE CO	1.1038	9	1,068	\$141,769	\$0	\$6,267	\$9,298	4.42
25	SUNAMERICA LIFE INSURANCE COMPANY	1.4963	7	11,770	\$192,184	\$0	\$930,715	\$103,141	484.28
26	TRANSPORT LIFE INSURANCE COMPANY	0.0000	14	1	\$0	\$0	\$0	\$0	N/A
27	UNITED COMPANIES LIFE INSURANCE CO	0.0000	14	28	\$0	\$0	\$0	\$142	N/A
28	UNIVERSAL GUARANTY LIFE INS CO	0.0000	14	57	\$0	\$0	\$0	\$371	N/A
29	WINTERHUR LIFE RE INSURANCE CO	0.0000	14	21	(\$373)	\$0	\$0	\$73	N/A
TOTAL		100.000		123,204	\$12,844,260	\$0	\$4,908,693	\$889,141	38.22

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AIG LIFE INSURANCE COMPANY	0.0038	48	6	\$5,443	\$0	\$0	\$2,000	0.00
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0333	41	34	\$47,312	\$0	\$0	\$6,075	0.00
3	ALLMERICA FINANCIAL LIFE INS & ANNUITY	4.7409	5	1,990	\$6,735,144	\$0	\$1,954,685	\$422,918	29.02
4	AMERICAN FRANKLIN LIFE INS CO THE	4.1264	6	2,320	\$5,862,170	\$0	\$328,966	\$524,690	5.61
5	AMERICAN LIFE INSURANCE CO OF NY	0.0000	51	0	\$0	\$0	\$785	\$0	N/A
6	AMERICAN NATIONAL INSURANCE COMPANY*	0.1018	37	67	\$144,690	\$0	\$6,937	\$9,684	4.79
7	AMERITAS VARIABLE LIFE INS CO	1.3495	19	1,146	\$1,917,234	\$0	\$153,822	\$128,802	8.02
8	BANNER LIFE INS CO	0.0109	45	8	\$15,545	\$0	\$0	\$0	0.00
9	CHARTER NATIONAL LIFE INSURANCE CO*	0.0000	51	23	\$0	\$0	\$0	\$2,508	N/A
10	CHUBB LIFE INS CO OF AM	3.9904	8	1,107	\$5,668,951	\$0	\$409,252	\$278,803	7.22
11	CUNA MUTUAL LIFE INSURANCE COMPANY	1.0599	22	741	\$1,505,739	\$0	\$189,689	\$82,047	12.60
12	EQUITABLE VARIABLE LIFE INS CO	19.5973	1	18,854	\$27,841,113	\$0	\$28,283,322	\$3,102,498	101.59
13	FIDELITY INVESTMENTS LIFE INS CO	0.0000	51	0	\$0	\$0	\$0	\$33	N/A
14	FIRST INVESTORS LIFE INSURANCE COMPANY	0.2397	31	350	\$340,580	\$0	\$176,451	\$14,498	51.81
15	FORTIS BENEFITS INSURANCE COMPANY	1.5923	16	1,021	\$2,262,174	\$0	\$906,219	\$157,723	40.06
16	GENERAL AMERICAN LIFE INSURANCE CO	1.9334	15	22,336	\$2,746,690	\$1,004,637	\$825,574	\$1,974,438	66.63
17	GREAT WEST LIFE & ANNUITY INS CO*	0.0000	51	8	\$0	\$0	\$0	\$754	N/A
18	GUARDIAN INSURANCE & ANNUITY CO INC	0.0019	49	76	\$2,741	\$0	\$167,901	\$9,836	6126.27
19	HARTFORD LIFE INSURANCE COMPANY	2.8174	12	370	\$4,002,541	\$0	\$739,111	\$113,080	18.47
20	IDS LIFE INSURANCE COMPANY	3.0838	11	2,044	\$4,381,002	\$0	\$2,398,706	\$362,377	54.75
21	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.0000	51	8	\$0	\$0	\$0	\$661	N/A
22	INTEGRITY LIFE INS CO	0.0698	38	112	\$99,203	\$0	\$1,509,832	\$19,026	1521.96
23	ITT HARTFORD LIFE AND ANNUITY INS CO	1.3910	18	51	\$1,976,137	\$0	\$0	\$5,293	0.00
24	JOHN HANCOCK MUTUAL LIFE INS CO	0.0000	51	6	\$0	\$0	\$0	\$366	N/A
25	JOHN HANCOCK VARIABLE LIFE INS CO	5.9349	4	6,235	\$8,431,457	\$170,558	\$2,365,927	\$690,340	30.08
26	KANSAS CITY LIFE INSURANCE CO	0.1056	36	4	\$149,979	\$0	\$0	\$450	0.00
27	KEMPER INVESTORS LIFE INS CO	0.0149	43	26	\$21,218	\$0	\$167,759	\$0	790.64
28	KEYPORT LIFE INSURANCE COMPANY	0.0000	51	4	\$0	\$0	\$9,215	\$473	N/A
29	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.3320	29	87	\$471,668	\$0	\$23,039	\$16,748	4.88
30	LINCOLN BENEFIT LIFE COMPANY	0.9809	24	189	\$1,393,528	\$0	\$1,401	\$34,480	0.10
31	LUTHERAN BROTHERHOOD	0.4433	28	243	\$629,784	\$0	\$2,316	\$26,830	0.37
32	LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	0.3017	30	250	\$428,673	\$47	\$238,117	\$34,541	55.56
33	MANUFACTURERS LIFE INS CO OF AMERICA TH	1.2891	20	125	\$1,831,416	\$0	\$0	\$57,824	0.00
34	MERRILL LYNCH LIFE INS CO	0.7918	26	645	\$1,124,815	\$0	\$2,755,533	\$135,413	244.98
35	METROPOLITAN TOWER LIFE INSURANCE CO	0.0010	50	8	\$1,422	\$0	\$0	\$227	0.00
36	MINNESOTA MUTUAL LIFE INSURANCE CO	0.5896	27	777	\$837,692	\$207,282	\$306,439	\$182,178	61.33
37	MONEY LIFE INS CO OF AMERICA	0.1449	32	0	\$205,907	\$0	\$0	\$0	0.00
38	NATIONWIDE LIFE INSURANCE CO	1.0153	23	194	\$1,442,410	\$0	\$161,710	\$53,271	11.21
39	NEW ENGLAND LIFE INSURANCE COMPANY	4.0386	7	2,158	\$5,737,485	\$0	\$1,286,399	\$391,943	22.42
40	NEW YORK LIFE INS & ANNUITY CORPORATION	0.0485	39	187	\$68,926	\$0	\$3,948	\$6,601	5.73
41	NORTHWESTERN MUTUAL LIFE INS CO	1.2371	21	1,230	\$1,757,487	\$184,394	\$227,155	\$167,140	23.42
42	PACIFIC MUTUAL LIFE INSURANCE CO	3.9252	9	728	\$5,576,380	\$0	\$336,055	\$343,289	6.03
43	PHOENIX HOME LIFE MUTUAL INS CO	3.2516	10	1,526	\$4,619,480	\$0	\$2,595,696	\$374,601	56.19
44	PRINCIPAL MUTUAL LIFE INS CO	0.1118	35	106	\$158,764	\$0	\$1,309	\$16,808	0.82
45	PROTECTIVE LIFE INSURANCE COMPANY	0.0106	46	1	\$15,026	\$0	\$0	\$1,000	0.00
46	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.8468	25	492	\$1,203,060	\$0	\$105,923	\$34,485	8.80
47	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0000	51	22	\$0	\$0	\$0	\$1,717	N/A
48	PRUCO LIFE INSURANCE COMPANY	7.3051	3	6,297	\$10,378,020	\$0	\$4,434,483	\$814,790	42.73
49	PRUDENTIAL INSURANCE CO OF AMERICA THE	14.9619	2	28,493	\$21,255,747	\$0	\$17,828,993	\$2,217,631	83.88
50	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0052	47	35	\$7,364	\$0	\$0	\$0	0.00
51	RELIASTAR LIFE INSURANCE COMPANY	1.4607	17	829	\$2,075,178	\$0	\$73,934	\$132,297	3.56
52	RELIASTAR UNITED SERVICES LIFE INS CO	0.0224	42	65	\$31,782	\$0	\$418	\$2,901	1.32
53	RGA REINSURANCE COMPANY	0.0000	51	186	\$0	\$0	\$0	\$35,399	N/A
54	SECURITY EQUITY LIFE INSURANCE COMPANY	2.2479	13	100	\$3,193,507	\$0	\$155	\$5,272	0.00
55	SECURITY LIFE OF DENVER INSURANCE CO*	0.1319	34	22	\$187,318	\$0	\$0	\$8,105	0.00
56	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0129	44	20	\$18,318	\$0	\$28,885	\$1,953	157.69
57	SUN LIFE ASSUR CO OF CANADA (US)	0.0000	51	38	\$0	\$0	\$12,367	\$5,842	N/A
58	TRAVELERS INSURANCE COMPANY THE	0.1401	33	67	\$199,039	\$0	\$0	\$0	0.00
59	UNITED INVESTORS LIFE INS CO	0.0359	40	42	\$51,020	\$0	\$0	\$2,896	0.00
60	WESTERN RESERVE LIFE ASSUR CO OH	2.1172	14	677	\$3,007,874	\$0	\$341,078	\$213,247	11.34
TOTAL		100.000		104,786	\$142,066,153	\$1,566,918	\$71,359,526	\$13,228,802	51.33

**1996 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ALLOCATED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ABRAHAM LINCOLN INSURANCE COMPANY	0.0005	252	30	\$2,520	\$0	\$10,333	\$0	410.04
2	ACACIA NATIONAL LIFE INSURANCE CO	0.0020	217	0	\$10,224	\$0	\$2,704	\$0	26.45
3	AETNA LIFE INS AND ANNUITY CO*	0.3875	47	0	\$1,937,623	\$9,188	\$1,941,816	\$0	100.69
4	AETNA LIFE INSURANCE COMPANY*	0.0000	310	0	\$0	\$0	\$504,552	\$0	N/A
5	AID ASSOCIATION FOR LUTHERANS	4.2556	6	14,738	\$21,279,851	\$236,802	\$27,588,349	\$0	130.76
6	AIG LIFE INSURANCE COMPANY	0.0216	149	65	\$108,007	\$0	\$957,588	\$0	886.60
7	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.5208	39	1,453	\$2,604,499	\$0	\$7,569,454	\$0	290.63
8	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0111	175	319	\$55,466	\$0	\$822,479	\$0	1482.85
9	ALLIANZ LIFE INS CO OF NORTH AMERICA*	1.1262	22	848	\$5,631,548	\$0	\$1,559,263	\$0	27.69
10	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.1304	85	59	\$652,019	\$0	\$7,181,644	\$0	1101.45
11	ALLSTATE LIFE INSURANCE COMPANY	0.0789	101	762	\$394,697	\$0	\$2,132,470	\$0	540.28
12	AMERICAN AMICABLE LIFE INS CO TX	0.0048	193	60	\$24,144	\$0	\$0	\$0	0.00
13	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0318	134	670	\$158,924	\$0	\$1,787	\$0	1.12
14	AMERICAN CAPITOL INSURANCE COMPANY	0.0000	303	3	\$143	\$0	\$2,243	\$0	1568.53
15	AMERICAN CONTINENTAL LIFE INS CO	0.0668	108	2,242	\$333,936	\$0	\$607,136	\$0	181.81
16	AMERICAN ENTERPRISE LIFE INS CO	0.5542	37	139	\$2,771,226	\$0	\$225,318	\$0	8.13
17	AMERICAN FAMILY LIFE INSURANCE CO	0.1801	75	2,844	\$900,361	\$0	\$4,693,233	\$0	521.26
18	AMERICAN FIDELITY LIFE INSURANCE CO	0.0010	237	24	\$5,220	\$0	\$9,923	\$0	190.10
19	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.1358	83	12,520	\$678,935	\$1,116	\$1,754,645	\$0	258.61
20	AMERICAN GENERAL LIFE INS CO NY	0.0000	310	1	\$0	\$0	\$0	\$0	N/A
21	AMERICAN GENERAL LIFE INSURANCE CO	0.5833	35	78	\$2,916,578	\$380	\$1,603,353	\$0	54.99
22	AMERICAN HEALTH & LIFE INSURANCE CO	0.0000	310	3	\$0	\$0	\$500	\$0	N/A
23	AMERICAN HERITAGE LIFE INSURANCE CO	0.0057	187	74	\$28,487	\$0	\$121,451	\$0	426.34
24	AMERICAN HOME LIFE INSURANCE CO	0.0016	226	57	\$7,767	\$0	\$38,607	\$0	497.06
25	AMERICAN INCOME LIFE INSURANCE CO	0.0004	263	70	\$2,000	\$0	\$0	\$0	0.00
26	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0000	310	92	\$0	\$0	\$853,352	\$0	N/A
27	AMERICAN INVESTORS LIFE INS CO	0.0717	103	62	\$358,402	\$0	\$1,544,908	\$0	431.05
28	AMERICAN LIFE AND CASUALTY INS CO*	2.1678	13	9,249	\$10,839,960	\$0	\$21,467,770	\$0	198.04
29	AMERICAN MEMORIAL LIFE INSURANCE CO	0.4865	41	1,187	\$2,432,987	\$0	\$373,850	\$0	15.37
30	AMERICAN MERCHANTS LIFE INS CO	0.0003	270	64	\$1,329	\$0	\$59,681	\$0	4489.16
31	AMERICAN NATIONAL INSURANCE COMPANY*	0.0028	208	712	\$14,120	\$0	\$171,340	\$0	1213.46
32	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0026	210	41	\$12,839	\$0	\$16,609	\$0	129.36
33	AMERICAN REPUBLIC INSURANCE COMPANY	0.0000	310	0	\$0	\$0	\$34,394	\$0	N/A
34	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.0596	115	24	\$298,136	\$0	\$377,925	\$0	126.76
35	AMERICAN STATES LIFE INSURANCE CO	0.0874	98	0	\$437,098	\$0	\$354,445	\$0	81.09
36	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0257	143	8	\$128,482	\$0	\$166,149	\$0	129.32
37	AMERICAN UNITED LIFE INSURANCE CO	0.0706	105	746	\$352,919	\$2	\$228,480	\$0	64.74
38	AMERITAS LIFE INSURANCE CORP	0.0098	176	168	\$48,837	\$4,644	\$415,929	\$0	861.18
39	AMERUS LIFE INSURANCE COMPANY	0.1310	84	2,918	\$654,965	\$167	\$4,002,049	\$0	611.06
40	AMICA LIFE INSURANCE COMPANY	0.0013	231	0	\$6,431	\$0	\$648,889	\$0	10090.02
41	ANCHOR NATIONAL LIFE INS CO*	0.0376	129	787	\$188,208	\$0	\$18,170,601	\$0	9654.53
42	ASSURED LIFE ASSOCIATION	0.0013	229	13	\$6,595	\$0	\$11,591	\$0	175.75
43	ASSURED SECURITY LIFE INS CO INC	0.0131	168	858	\$65,571	\$0	\$401,499	\$0	612.31
44	ATLAS LIFE INSURANCE COMPANY*	0.0042	198	77	\$21,175	\$0	\$23,287	\$0	109.97
45	AURORA NATIONAL LIFE ASSURANCE CO	0.0000	310	1,089	\$0	\$0	\$1,741,144	\$0	N/A
46	AUTO OWNERS LIFE INSURANCE COMPANY	0.0249	145	137	\$124,281	\$0	\$131,415	\$0	105.74
47	BANKERS LIFE AND CASUALTY COMPANY	1.7917	17	3,510	\$8,959,142	\$229	\$7,237,458	\$0	80.79
48	BANKERS NATIONAL LIFE INS CO	0.0006	250	96	\$2,928	\$0	\$11,384	\$0	388.80
49	BANNER LIFE INS CO	0.1569	79	244	\$784,595	\$574	\$98,452	\$0	12.62
50	BENEFICIAL LIFE INSURANCE COMPANY	0.0001	289	3	\$354	\$218	\$48,985	\$0	13899.15
51	BENEFICIAL STANDARD LIFE INS CO*	0.9046	27	864	\$4,523,265	\$0	\$2,324,252	\$0	51.38
52	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.0150	161	2	\$75,000	\$0	\$0	\$0	0.00
53	BERKSHIRE LIFE INSURANCE COMPANY	0.0004	263	1	\$2,000	(\$354)	\$91,233	\$0	4543.95
54	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0302	137	204	\$150,944	\$0	\$77,465	\$0	51.32
55	BUSINESS MENS ASSURANCE CO OF AMERICA	0.5815	36	956	\$2,907,711	\$0	\$1,646,148	\$0	56.61
56	C M LIFE INSURANCE COMPANY	0.0040	201	2	\$20,000	\$0	\$100,173	\$0	500.87
57	CAMERON LIFE INSURANCE COMPANY	0.0141	163	109	\$70,674	\$0	\$44,267	\$0	62.64
58	CANADA LIFE ASSURANCE COMPANY	0.2518	60	0	\$1,259,270	\$201	\$1,368,339	\$0	108.68
59	CAPITOL BANKERS LIFE INSURANCE COMPANY	0.0001	292	0	\$300	\$0	\$0	\$0	0.00
60	CAPITOL LIFE INSURANCE COMPANY	0.0000	310	8	\$0	\$0	\$66,511	\$0	N/A
61	CATHOLIC FAMILY LIFE INSURANCE	0.0010	241	9	\$5,000	\$0	\$180,872	\$0	3617.44
62	CATHOLIC KNIGHTS OF AMERICA THE	0.2469	62	1,258	\$1,234,531	\$0	\$2,218,426	\$0	179.70
63	CATHOLIC ORDER OF FORESTERS	0.0041	199	15	\$20,616	\$6,116	\$0	\$0	29.67
64	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0048	194	149	\$23,930	\$0	\$2,046,362	\$0	8551.45
65	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0272	142	83	\$136,199	\$0	\$208,633	\$0	153.18
66	CENTRAL SECURITY LIFE INSURANCE CO	0.0040	200	842	\$20,126	\$0	\$870,648	\$0	4325.99
67	CENTRAL STATES HEALTH & LIFE CO	0.0001	279	1	\$740	\$0	\$2,421	\$0	327.16
68	CENTRAL UNITED LIFE INSURANCE CO*	0.0023	213	43	\$11,749	\$0	\$0	\$0	0.00
69	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0000	301	1	\$185	\$0	\$0	\$0	0.00
70	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0004	262	34	\$2,022	\$0	\$192	\$0	9.50
71	CHRISTIAN MUTUAL LIFE INS CO	0.0001	283	0	\$529	\$0	\$0	\$0	0.00
72	CHUBB LIFE INS CO OF AM	0.0012	235	33	\$5,779	\$500	\$52,769	\$0	921.77
73	CHUBB SOVEREIGN LIFE INS CO	0.0000	310	2	\$0	\$0	\$0	\$0	N/A
74	CINCINNATI LIFE INSURANCE COMPANY THE	0.0025	212	10	\$12,295	\$0	\$16,795	\$0	136.60
75	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0019	219	35	\$9,336	\$0	\$10,600	\$0	113.54
76	COLONIAL LIFE & ACCIDENT INS CO	0.0015	227	0	\$7,735	\$0	\$17,577	\$0	227.24
77	COLONIAL PENN LIFE INSURANCE CO	0.0000	310	21	\$0	\$0	\$420,542	\$0	N/A

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ALLOCATED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
78	COLORADO BANKERS LIFE INS CO*	0.0060	186	0	\$30,024	\$0	\$27,361	\$0	91.13
79	COLUMBIA UNIVERSAL LIFE INS CO	0.0017	222	105	\$8,396	\$0	\$202,754	\$0	2414.89
80	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0547	121	8	\$273,745	\$0	\$0	\$0	0.00
81	COLUMBUS LIFE INSURANCE CO	0.0009	244	35	\$4,660	\$62	\$164,819	\$0	3538.22
82	COMBINED INSURANCE CO OF AMERICA	0.0000	310	18	\$0	\$0	\$0	\$0	N/A
83	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0630	109	135	\$315,278	\$0	\$759,971	\$0	241.05
84	COMMUNITY NATIONAL ASSURANCE COMPANY	0.1000	92	72	\$500,221	\$0	\$356,581	\$0	71.28
85	CONESTOGA LIFE ASSURANCE COMPANY	0.0000	310	24	\$0	\$0	\$62,744	\$0	N/A
86	CONNECTICUT NATIONAL LIFE INS CO*	0.0007	246	42	\$3,737	\$0	\$108,868	\$0	2913.25
87	CONSTITUTION LIFE INSURANCE COMPANY	0.0000	310	49	\$0	\$0	\$0	\$0	N/A
88	CONTINENTAL ASSURANCE COMPANY	0.0600	114	190	\$299,969	\$0	\$1,759,460	\$0	586.55
89	CONTINENTAL LIFE AND ACCIDENT CO*	0.0000	310	14	\$0	\$0	\$5,578	\$0	N/A
90	COUNTRY INVESTORS LIFE ASSUR CO	0.0354	132	152	\$177,103	\$0	\$333,830	\$0	188.49
91	COUNTRY LIFE INSURANCE COMPANY	0.0000	310	4	\$0	\$534	\$0	\$0	N/A
92	COVA FINANCIAL SERVICES LIFE INS CO	0.0303	136	52	\$151,763	\$0	\$2,028,614	\$0	1336.70
93	CROATIAN FRATERNAL UNION OF AMERICA	0.0000	310	14	\$0	\$9,978	\$0	\$0	N/A
94	CROWN LIFE INSURANCE COMPANY*	0.0004	263	6	\$2,000	\$0	\$110,324	\$0	5516.20
95	CSA FRATERNAL LIFE	0.0084	178	63	\$42,015	\$0	\$0	\$0	0.00
96	CUNA MUTUAL INSURANCE SOCIETY	0.0611	111	9	\$305,526	\$219	\$743,510	\$0	243.43
97	CUNA MUTUAL LIFE INSURANCE COMPANY	0.1649	77	1,060	\$824,341	\$23	\$2,394,801	\$0	290.51
98	DEGREE OF HONOR PROTECTIVE ASSOC	0.0112	174	137	\$56,036	\$0	\$91,694	\$0	163.63
99	DELTA LIFE AND ANNUITY COMPANY*	1.2086	20	43	\$6,043,492	\$0	\$4,412,934	\$0	73.02
100	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.0000	297	1	\$234	\$0	\$0	\$0	0.00
101	EMPIRE LIFE INS CO*	0.0000	310	0	\$0	\$0	\$16,202	\$0	N/A
102	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0000	298	29	\$200	\$0	\$697	\$0	348.50
103	EMPLOYERS LIFE INS CO OF WAUSAU	0.0133	166	124	\$66,555	\$0	\$249,784	\$0	375.30
104	EMPLOYERS MODERN LIFE COMPANY	0.0113	173	101	\$56,466	\$0	\$28,067	\$0	49.71
105	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.0416	126	196	\$208,018	\$7,554	\$34,409,945	\$0	16545.44
106	EQUITABLE LIFE INSURANCE CO OF IOWA	0.8459	29	542	\$4,229,716	\$1,513	\$1,475,118	\$0	34.91
107	FAMILY BENEFIT LIFE INSURANCE CO	0.2859	55	0	\$1,429,610	\$0	\$1,460,536	\$0	102.16
108	FAMILY LIFE INSURANCE COMPANY*	0.0001	287	1	\$365	\$0	\$240	\$0	65.75
109	FAMILY SERVICE LIFE INS CO	0.0611	112	1,988	\$305,299	\$0	\$628,811	\$0	205.97
110	FARMERS AND TRADERS LIFE INS CO	0.0001	280	8	\$720	\$0	\$6,925	\$0	961.81
111	FARMERS NEW WORLD LIFE INSURANCE CO	0.1422	80	85	\$710,993	\$0	\$314,055	\$0	44.17
112	FEDERAL HOME LIFE INSURANCE COMPANY*	0.1624	78	611	\$811,914	\$0	\$1,234,980	\$0	152.11
113	FEDERAL KEMPER LIFE ASSURANCE CO	0.5050	40	872	\$2,525,275	\$0	\$11,204,736	\$0	443.70
114	FEDERATED LIFE INSURANCE COMPANY	0.2286	67	0	\$1,143,350	\$0	\$1,571,379	\$0	137.44
115	FIDELITY AND GUARANTY LIFE INS CO*	0.6837	33	1,464	\$3,419,005	\$0	\$17,320,345	\$0	506.59
116	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.0000	305	5	\$121	\$168	\$57,143	\$0	47364.46
117	FINANCIAL BENEFIT LIFE INSURANCE CO	0.2311	66	0	\$1,155,510	\$0	\$1,802,852	\$0	156.02
118	FINANCIAL SECURITY LIFE INS CO	0.0065	185	0	\$32,569	\$0	\$40,730	\$0	125.06
119	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.0005	257	57	\$2,268	\$105	\$5,524	\$0	248.19
120	FIRST COLONY LIFE INSURANCE COMPANY	0.5902	34	768	\$2,951,232	\$0	\$6,981,675	\$0	236.57
121	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0000	310	2	\$0	\$0	\$0	\$0	N/A
122	FIRST NATIONAL LIFE INS CO OF AMERICA	0.0001	282	0	\$570	\$0	\$0	\$0	0.00
123	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.0461	124	0	\$230,644	\$0	\$604,134	\$0	261.93
124	FIRST VARIABLE LIFE INSURANCE CO	0.0000	310	358	\$0	\$0	\$675,871	\$0	N/A
125	FORT DEARBORN LIFE INS CO	0.0176	156	5	\$87,769	\$0	\$43,593	\$0	49.67
126	FORTIS BENEFITS INSURANCE COMPANY	0.0000	310	20	\$0	\$0	\$65,666	\$0	N/A
127	FRANKLIN LIFE INSURANCE COMPANY	0.5354	38	6,395	\$2,677,458	\$79,102	\$8,065,115	\$0	304.18
128	GENERAL AMERICAN LIFE INSURANCE CO	0.0134	165	932	\$66,950	\$2,286	\$284,292	\$0	428.05
129	GENERAL ELECTRIC CAPITAL ASSUR CO	0.2445	63	691	\$1,222,722	\$0	\$3,166,246	\$0	258.95
130	GEORGIA INTERNATIONAL LIFE INS CO	0.0000	310	0	\$0	\$0	\$31,685	\$0	N/A
131	GLENBROOK LIFE AND ANNUITY COMPANY	4.2943	5	1,828	\$21,473,583	\$0	\$2,134,892	\$0	9.94
132	GOLDEN RULE INSURANCE COMPANY	0.4488	44	1,076	\$2,244,416	\$0	\$19,132	\$0	0.85
133	GOLDEN STATE MUTUAL LIFE INS CO	0.0000	306	12	\$71	\$0	\$0	\$0	0.00
134	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.0030	206	37	\$15,249	\$0	\$161,143	\$0	1056.74
135	GREAT AMERICAN LIFE INSURANCE CO	0.9983	24	1,823	\$4,991,910	\$0	\$3,045,295	\$0	61.00
136	GREAT AMERICAN RESERVE INS CO	0.0133	167	224	\$66,473	\$0	\$503,793	\$0	757.89
137	GREAT NORTHERN INSURED ANNUITY CORP	0.0170	159	73	\$84,981	\$0	\$145,334	\$0	171.02
138	GREAT SOUTHERN LIFE INSURANCE CO	0.0010	239	45	\$5,010	\$0	\$38,904	\$0	776.53
139	GREAT WEST LIFE & ANNUITY INS CO*	0.0071	183	150	\$35,481	\$2,790	\$235,101	\$0	670.47
140	GREATER BENEFICIAL UNION OF PITTSBURGH	0.0293	139	55	\$146,391	\$0	\$37,516	\$0	25.63
141	GRINNELL LIFE INSURANCE COMPANY	0.0499	123	0	\$249,293	\$0	\$25,508	\$0	10.23
142	GUARANTEE LIFE INSURANCE COMPANY	0.0078	179	62	\$38,903	\$790	\$226,016	\$0	583.00
143	GUARANTEE PROTECTIVE LIFE COMPANY	0.0006	248	62	\$3,221	\$0	\$36,138	\$0	1121.95
144	GUARANTEE TRUST LIFE INSURANCE CO*	0.0057	188	19	\$28,288	\$0	\$246,341	\$0	870.83
145	GUARANTY INCOME LIFE INSURANCE CO	0.0010	238	255	\$5,038	\$0	\$760,352	\$0	15092.34
146	GUARDIAN INSURANCE & ANNUITY CO INC	0.0180	153	1,347	\$90,140	\$0	\$111,639	\$0	123.85
147	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.0140	164	3	\$70,071	\$1,871	\$0	\$0	2.67
148	HARTFORD LIFE AND ACCIDENT INS CO*	0.0000	310	23	\$0	\$0	\$36,703	\$0	N/A
149	HARTFORD LIFE INSURANCE COMPANY	0.0839	99	155	\$419,390	\$0	\$765,402	\$0	182.50
150	HARVEST LIFE INSURANCE COMPANY THE	0.2486	61	633	\$1,243,353	\$0	\$380,784	\$0	30.63
151	HORACE MANN LIFE INSURANCE COMPANY	0.2585	59	941	\$1,292,614	\$2,421	\$916,352	\$0	71.08
152	IDEALIFE INSURANCE COMPANY	0.0010	243	4	\$4,923	\$0	\$0	\$0	0.00
153	IDS LIFE INSURANCE COMPANY	4.5893	4	8,121	\$22,948,903	\$0	\$19,137,558	\$0	83.39
154	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0000	310	7	\$0	\$0	\$11,350	\$0	N/A

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ALLOCATED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
155	INDEPENDENT ORDER OF FORESTERS THE	0.1100	90	420	\$550,033	\$0	\$1,665,274	\$0	302.76
156	INTEGON LIFE INSURANCE CORPORATION*	0.0000	310	129	(\$18)	\$0	\$106,346	\$0	-5908.11
157	INTEGRITY LIFE INS CO	0.0000	310	641	\$0	\$0	\$4,161,706	\$0	0.00
158	INTER STATE ASSURANCE COMPANY	0.0435	125	8	\$217,300	\$0	\$986,411	\$0	453.94
159	INTERCONTINENTAL LIFE INSURANCE CO	0.0002	277	2	\$880	\$0	\$15,166	\$0	1723.41
160	INTERNATIONAL FINANCIAL SERVICES LIFE	0.0025	211	0	\$12,750	\$0	\$256,293	\$0	2010.14
161	INVESTORS HERITAGE LIFE INSURANCE CO	0.0005	256	12	\$2,288	\$0	\$0	\$0	0.00
162	INVESTORS INSURANCE CORPORATION	0.2102	71	634	\$1,051,352	\$0	\$1,445,652	\$0	137.50
163	INVESTORS LIFE INS CO OF NEBRASKA	0.0019	218	52	\$9,670	\$0	\$17,574	\$0	181.74
164	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0016	225	26	\$8,000	\$0	\$352,530	\$0	4406.63
165	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0001	285	4	\$496	\$211	\$109,682	\$0	22155.85
166	JACKSON NATIONAL LIFE INSURANCE CO	10.4154	1	26,292	\$52,082,224	\$0	\$81,444,420	\$0	156.38
167	JEFFERSON PILOT LIFE INS CO	0.2866	54	340	\$1,432,965	\$4,083	\$639,018	\$0	44.88
168	JOHN ALDEN LIFE INSURANCE CO	0.0571	119	368	\$285,501	\$0	\$4,034,947	\$0	1413.29
169	JOHN HANCOCK MUTUAL LIFE INS CO	0.0170	160	3,501	\$84,883	\$526	\$4,851,264	\$0	5715.86
170	KANSAS CITY LIFE INSURANCE CO	0.3791	49	347	\$1,895,611	\$8,881	\$1,546,063	\$0	82.03
171	KEMPER INVESTORS LIFE INS CO	0.7696	31	1,991	\$3,848,170	\$0	\$13,161,301	\$0	342.01
172	KEYPORT LIFE INSURANCE COMPANY	1.9891	14	2,668	\$9,946,540	\$0	\$8,081,558	\$0	81.25
173	KNIGHTS OF COLUMBUS	0.7777	30	4,022	\$3,888,895	\$844,950	\$3,408,414	\$0	109.37
174	LAFAYETTE LIFE INSURANCE CO THE	0.0012	234	32	\$5,940	\$1,403	\$71,436	\$0	1226.25
175	LEWER LIFE INSURANCE COMPANY	0.0004	258	13	\$2,250	\$0	\$62,784	\$0	2790.40
176	LIBERTY LIFE ASSUR CO OF BOSTON	1.2585	19	52	\$6,293,133	\$0	\$5,171,669	\$0	82.18
177	LIBERTY NATIONAL LIFE INSURANCE CO	0.0000	310	3	\$0	\$0	\$2,636	\$0	N/A
178	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0013	232	444	\$6,386	\$0	\$6,893,432	\$0	107946.01
179	LIFE INVESTORS INS CO OF AMERICA	0.0001	286	2	\$480	\$0	\$0	\$0	0.00
180	LIFEUSA INSURANCE COMPANY	3.1947	9	4,780	\$15,975,307	\$0	\$9,160,263	\$0	57.34
181	LINCOLN AMERICAN LIFE INSURANCE CO	0.0001	291	3	\$320	\$0	\$0	\$0	0.00
182	LINCOLN BENEFIT LIFE COMPANY	2.6036	11	3,568	\$13,019,344	\$0	\$20,721,302	\$0	159.16
183	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0171	157	80	\$85,686	\$0	\$109,040	\$0	127.26
184	LINCOLN MEMORIAL LIFE INSURANCE CO	0.0000	310	122	\$0	\$0	\$98,925	\$0	N/A
185	LINCOLN NATIONAL LIFE INSURANCE CO*	0.4721	42	324	\$2,360,807	\$26	\$1,629,261	\$0	69.01
186	LONDON PACIFIC LIFE & ANNUITY COMPANY	0.0146	162	188	\$72,800	\$5,317	\$562,145	\$0	779.48
187	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0000	310	7	\$0	\$0	\$35,236	\$0	N/A
188	LOYALTY LIFE INSURANCE COMPANY	0.0000	310	10	\$0	\$0	\$3,920	\$0	N/A
189	LUTHERAN BROTHERHOOD	0.3579	50	1,870	\$1,789,684	\$25,300	\$7,525,274	\$0	421.89
190	MADISON NATIONAL LIFE INSURANCE CO INC	0.0013	230	80	\$6,556	\$0	\$54,126	\$0	825.59
191	MANHATTAN LIFE INSURANCE COMPANY	0.0000	310	0	\$0	\$0	\$19,768	\$0	N/A
192	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.0002	273	676	\$1,000	\$0	\$2,570,647	\$0	257064.70
193	MANUFACTURERS LIFE INSURANCE CO	0.0005	254	0	\$2,463	\$877	\$399	\$0	51.81
194	MASSACHUSETTS GENERAL LIFE INS CO	0.2954	52	511	\$1,477,345	\$0	\$56,334	\$0	3.81
195	MASSACHUSETTS MUTUAL LIFE INS CO	3.1197	10	17,240	\$15,599,822	\$314,246	\$3,790,679	\$0	26.31
196	MBL LIFE ASSURANCE CORPORATION	0.0370	131	62	\$184,988	\$0	\$127,595	\$0	68.97
197	MEGA LIFE AND HEALTH INS CO THE	0.0000	310	56	(\$17,866)	\$0	\$18,880	\$0	-1.06
198	MERRILL LYNCH LIFE INS CO	0.0010	242	256	\$4,960	\$0	\$0	\$0	0.00
199	METROPOLITAN INS AND ANNUITY CO	0.0390	128	43	\$194,810	\$0	\$2,523,313	\$0	1295.27
200	METROPOLITAN LIFE INSURANCE COMPANY	0.2676	56	593	\$1,338,367	\$67,584	\$41,343,074	\$0	3094.12
201	MID AMERICAN CENTURY LIFE INSURANCE CO	0.0000	310	0	\$0	\$0	\$4,176	\$0	N/A
202	MID CONTINENT LIFE INSURANCE CO	0.0002	278	0	\$808	\$0	\$0	\$0	0.00
203	MID SOUTH INSURANCE COMPANY	0.0002	275	3	\$925	\$0	\$204,256	\$0	22081.73
204	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0539	122	506	\$269,691	\$58	\$634,516	\$0	235.30
205	MIDWEST NATIONAL LIFE INS CO OF TN	0.0117	172	0	\$58,427	\$0	\$0	\$0	0.00
206	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0006	249	33	\$2,979	\$0	\$4,373	\$0	146.79
207	MINNESOTA MUTUAL LIFE INSURANCE CO	1.4456	18	1,332	\$7,228,736	\$0	\$4,977,954	\$0	68.88
208	MISSION LIFE INSURANCE COMPANY	0.0280	141	498	\$139,843	\$0	\$55,420	\$0	39.63
209	MML BAY STATE LIFE INS CO	0.4496	43	62	\$2,248,286	\$0	\$13,153	\$0	0.59
210	MODERN AMERICAN LIFE INSURANCE CO	0.0190	151	0	\$94,789	\$116	\$2,479,356	\$0	2615.78
211	MONTGOMERY WARD LIFE INSURANCE CO	0.0001	281	9	\$691	\$0	\$8,696	\$0	1258.47
212	MONY LIFE INS CO OF AMERICA	0.1184	88	0	\$592,285	\$0	\$1,233,385	\$0	208.24
213	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0002	271	1	\$1,250	\$0	\$0	\$0	0.00
214	MUTUAL LIFE INSURANCE CO OF NY*	0.0018	220	93	\$9,016	\$11,854	\$163,330	\$0	1943.03
215	MUTUAL OF AMERICA LIFE INSURANCE CO	0.0000	310	0	\$0	\$0	\$3,672,775	\$0	N/A
216	MUTUAL SERVICE LIFE INSURANCE CO*	0.0001	292	2	\$300	\$0	\$0	\$0	0.00
217	MUTUAL TRUST LIFE INSURANCE COMPANY	0.1903	74	195	\$951,651	\$253,884	\$396,401	\$0	68.33
218	NACOLAH LIFE INS CO	0.0004	263	359	\$2,000	\$0	\$220,079	\$0	11003.95
219	NATIONAL FARMERS UNION LIFE INS CO	0.0000	310	1	\$0	\$0	\$7,104	\$0	N/A
220	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0000	308	0	\$23	\$0	\$0	\$0	0.00
221	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0924	96	197	\$461,863	\$0	\$260,098	\$0	56.31
222	NATIONAL LIFE INSURANCE COMPANY	0.1380	82	408	\$690,087	\$171,252	\$1,356,456	\$0	221.38
223	NATIONAL SLOVAK SOCIETY OF THE USA	0.0031	204	0	\$15,474	\$0	\$0	\$0	0.00
224	NATIONAL TRAVELERS LIFE COMPANY	0.0956	94	470	\$478,250	\$0	\$357,428	\$0	74.74
225	NATIONAL WESTERN LIFE INSURANCE CO	1.1705	21	806	\$5,853,288	\$0	\$2,847,381	\$0	48.65
226	NATIONWIDE LIFE AND ANNUITY INS CO	0.0000	310	184	\$0	\$0	\$387,511	\$0	N/A
227	NATIONWIDE LIFE INSURANCE CO	0.1126	89	38	\$562,864	\$0	\$2,070,114	\$0	367.78
228	NEW AMERICAN LIFE INSURANCE CO	0.8898	28	3,451	\$4,449,402	\$0	\$5,461,686	\$0	122.75
229	NEW ERA LIFE INS CO OF THE MIDWEST*	0.0003	269	0	\$1,375	\$0	\$0	\$0	0.00
230	NEW YORK LIFE INS & ANNUITY CORPORATION	0.9385	26	9,558	\$4,693,013	\$0	\$25,356,129	\$0	540.30

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231	NEW YORK LIFE INSURANCE COMPANY	0.4237	46	1,581	\$2,118,889	\$23,527	\$6,345,613	\$0	300.59
232	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0052	192	371	\$25,767	\$0	\$360,820	\$0	1400.32
233	NORTH AMERICAN SECURITY LIFE INS CO	0.2241	69	4,886	\$1,120,382	\$0	\$0	\$0	0.00
234	NORTH WEST LIFE ASSUR CO OF CANADA	0.0000	310	4	\$0	\$0	\$0	\$0	N/A
235	NORTHBROOK LIFE INSURANCE COMPANY	0.0000	310	35	\$0	\$0	\$0	\$0	N/A
236	NORTHERN LIFE INSURANCE COMPANY	0.0821	100	70	\$410,690	\$0	\$501,918	\$0	122.21
237	NORTHWESTERN MUTUAL LIFE INS CO	0.9698	25	1,230	\$4,849,288	\$108,744	\$2,649,942	\$0	56.89
238	OAKRE LIFE INSURANCE COMPANY	0.0000	310	3,422	\$0	\$0	\$0	\$0	N/A
239	OHIO LIFE INSURANCE COMPANY	0.0124	169	76	\$62,006	\$0	\$666,072	\$0	1074.21
240	OHIO NATIONAL LIFE INS CO THE	0.0373	130	1,303	\$186,293	\$5,308	\$117,188	\$0	65.75
241	OLD LINE LIFE INS CO OF AMERICA*	0.0004	268	0	\$1,957	\$0	\$0	\$0	0.00
242	OLD UNITED LIFE INSURANCE COMPANY	0.0004	263	200	\$2,000	\$0	\$113,600	\$0	5680.00
243	OZARK NATIONAL LIFE INSURANCE CO	0.0017	223	293	\$8,314	\$0	\$107,390	\$0	1291.68
244	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0179	154	28	\$89,572	\$0	\$223,417	\$0	249.43
245	PACIFIC GUARDIAN LIFE INS CO LTD	0.0000	307	1	\$70	\$0	\$0	\$0	0.00
246	PACIFIC MUTUAL LIFE INSURANCE CO	0.0410	127	15	\$204,792	\$0	\$56,270	\$0	27.48
247	PAINEWEBBER LIFE INSURANCE CO	0.0000	310	22	\$0	\$0	\$47,997	\$0	N/A
248	PAN AMERICAN LIFE INSURANCE COMPANY	0.0074	181	36	\$36,988	\$0	\$285,068	\$0	770.70
249	PAUL REVERE LIFE INSURANCE CO	0.0308	135	2,813	\$153,819	\$0	\$15,911	\$0	10.34
250	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.0170	158	679	\$85,048	\$0	\$134,187	\$0	157.78
251	PEKIN LIFE INSURANCE COMPANY	0.0046	195	0	\$23,208	\$0	\$57,640	\$0	248.36
252	PENN INSURANCE & ANNUITY CO THE	0.2366	64	34	\$1,183,023	\$0	\$173,424	\$0	14.66
253	PENN MUTUAL LIFE INSURANCE CO THE	0.0301	138	585	\$150,468	\$23,078	\$1,399,846	\$0	945.67
254	PHARMACISTS LIFE INSURANCE COMPANY	0.0072	182	35	\$36,015	\$0	\$0	\$0	0.00
255	PHF LIFE INSURANCE COMPANY	0.0000	310	0	\$0	\$0	\$98,423	\$0	N/A
256	PHILADELPHIA LIFE INS CO	0.0009	245	152	\$4,439	\$0	\$52,369	\$0	1179.75
257	PHOENIX AMERICAN LIFE INS CO	0.0000	310	0	\$0	\$0	\$65,687	\$0	N/A
258	PHOENIX HOME LIFE MUTUAL INS CO	0.0118	171	0	\$58,824	\$778	\$3,678	\$0	7.58
259	PHYSICIANS LIFE INSURANCE COMPANY	0.4339	45	87	\$2,169,956	\$0	\$67,085	\$0	3.09
260	PIONEER AMERICAN INSURANCE COMPANY	0.0002	276	4	\$923	\$0	\$0	\$0	0.00
261	PIONEER LIFE INSURANCE COMPANY	0.2125	70	366	\$1,062,771	\$0	\$486,819	\$0	45.81
262	PIONEER MUTUAL LIFE INS CO	0.0782	102	84	\$390,823	\$37	\$58,734	\$0	15.04
263	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0001	292	1	\$300	\$0	\$0	\$0	0.00
264	POLISH NATNL ALLIANCE OF THE US OF N. A	0.0033	202	50	\$16,294	\$0	\$17,718	\$0	108.74
265	PREFERRED RISK LIFE INSURANCE CO	0.0997	93	550	\$498,439	\$0	\$721,022	\$0	144.66
266	PRESIDENTIAL LIFE INSURANCE CO	0.0022	215	0	\$11,125	\$0	\$318,220	\$0	2860.40
267	PRIMERICA LIFE INSURANCE COMPANY	0.0252	144	749	\$126,077	\$0	\$220,152	\$0	174.62
268	PRINCIPAL MUTUAL LIFE INS CO	0.7641	32	2,055	\$3,820,890	\$83	\$38,963,650	\$0	1019.76
269	PROTECTIVE LIFE INSURANCE COMPANY	0.2675	57	99	\$1,337,695	\$0	\$933,693	\$0	69.80
270	PROVIDENT LIFE AND ACCIDENT INS CO	0.0000	310	7	\$0	\$0	\$13,554	\$0	N/A
271	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0594	116	107	\$297,109	\$0	\$956,456	\$0	321.92
272	PROVIDENT NATIONAL ASSURANCE CO	0.0000	310	3	\$0	\$0	\$544	\$0	N/A
273	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.1685	76	0	\$842,539	\$0	\$2,663,155	\$0	316.09
274	PYRAMID LIFE INSURANCE COMPANY	0.0000	310	7	\$0	\$0	\$11,465	\$0	N/A
275	RELIABLE LIFE INSURANCE COMPANY*	0.0000	298	17	\$200	\$0	\$0	\$0	0.00
276	RELIAANCE STANDARD LIFE INSURANCE CO*	0.0955	95	1,372	\$477,348	\$0	\$228,696	\$0	47.91
277	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0004	259	10	\$2,197	\$0	\$0	\$0	0.00
278	RELIASTAR LIFE INSURANCE COMPANY	0.0548	120	466	\$274,175	\$141	\$882,221	\$0	321.82
279	RELIASTAR UNITED SERVICES LIFE INS CO	0.1068	91	0	\$533,902	\$0	\$3,261,823	\$0	610.94
280	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0000	302	0	\$161	\$0	\$0	\$0	0.00
281	RESERVE NATIONAL INSURANCE COMPANY	0.0013	228	14	\$6,672	\$0	\$71,797	\$0	1076.09
282	ROYAL LIFE INSURANCE CO OF AMERICA	0.0028	209	42	\$13,808	\$0	\$153,649	\$0	1112.75
283	ROYAL MACCABEES LIFE INSURANCE CO	0.0012	233	35	\$6,000	\$0	\$58,965	\$0	982.75
284	ROYAL NEIGHBORS OF AMERICA	0.0290	140	387	\$145,074	\$0	\$468,088	\$0	322.65
285	RUSHMORE NATIONAL LIFE INSURANCE CO	0.0000	309	10	\$10	\$0	\$1,756	\$0	17560.00
286	SAFECO LIFE INSURANCE COMPANY*	0.2347	65	1,274	\$1,173,814	\$0	\$4,124,347	\$0	351.36
287	SEABOARD LIFE INSURANCE CO (USA)	0.0000	310	2	\$0	\$0	\$0	\$0	N/A
288	SECURA LIFE INSURANCE CO	0.0221	147	358	\$110,301	\$0	\$672,187	\$0	609.41
289	SECURITY BENEFIT LIFE INSURANCE CO	0.1907	73	16	\$953,738	\$4,904	\$0	\$0	0.51
290	SECURITY CONNECTICUT LIFE INS CO	0.0219	148	0	\$109,292	\$0	\$273,749	\$0	250.47
291	SECURITY MUTUAL LIFE INS CO OF NE	0.0045	196	28	\$22,371	\$290	\$44,281	\$0	199.24
292	SECURITY MUTUAL LIFE INS CO OF NY	0.0001	284	12	\$499	\$0	\$71,842	\$0	14397.19
293	SENTINEL AMERICAN LIFE INSURANCE CO	0.0000	304	10	\$137	\$0	\$0	\$0	0.00
294	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0052	191	94	\$25,958	\$0	\$172,856	\$0	665.91
295	SHELTER LIFE INSURANCE CO	1.0947	23	1,128	\$5,473,843	\$41,995	\$4,012,898	\$0	74.08
296	SHENANDOAH LIFE INSURANCE COMPANY	0.0018	221	19	\$8,808	\$0	\$51,230	\$0	581.63
297	SLOVENE NATIONAL BENEFIT SOCIETY	0.0002	273	18	\$1,000	\$0	\$9,724	\$0	972.40
298	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.3864	48	537	\$1,932,128	\$0	\$862,915	\$0	44.66
299	STANDARD INSURANCE COMPANY	0.0052	190	43	\$26,003	\$0	\$37,658	\$0	144.82
300	STANDARD LIFE INS CO OF INDIANA	0.1935	72	129	\$967,403	\$0	\$36,784	\$0	3.80
301	STATE FARM LIFE INSURANCE COMPANY	1.9463	15	13,492	\$9,732,592	\$1,407,943	\$15,739,261	\$0	176.18
302	STATE MUTUAL INSURANCE CO	0.0010	240	31	\$5,006	\$0	\$73,802	\$0	1474.27
303	SUN LIFE ASSUR CO OF CANADA (US)	0.0600	113	30	\$300,147	\$0	\$211,708	\$0	70.53
304	SUN LIFE ASSURANCE CO OF CANADA	0.0001	288	9	\$363	\$285	\$69,239	\$0	19152.62
305	SUNAMERICA LIFE INSURANCE COMPANY	0.2618	58	4,750	\$1,309,037	\$0	\$5,547,198	\$0	423.76
306	SURETY LIFE INSURANCE COMPANY	0.0044	197	0	\$21,806	\$0	\$3,221	\$0	14.77
307	TIME INSURANCE COMPANY	0.0032	203	2	\$16,091	\$0	\$4,089	\$0	25.41

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308	TMG LIFE INSURANCE COMPANY	0.0579	118	109	\$289,758	\$0	\$448,293	\$0	154.71
309	TRANS WORLD ASSURANCE COMPANY	0.0004	260	11	\$2,170	\$0	\$7,272	\$0	335.12
310	TRANSAMERICA ASSURANCE COMPANY	0.0000	310	3	\$0	\$0	\$62,288	\$0	N/A
311	TRANSAMERICA LIFE INS & ANNUITY CO	0.1275	86	275	\$637,346	\$0	\$1,058,565	\$0	166.09
312	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0077	180	142	\$38,593	\$0	\$821,752	\$0	2129.28
313	TRANSPORT LIFE INSURANCE COMPANY	0.0000	310	1	\$0	\$0	\$0	\$0	N/A
314	TRAVELERS INSURANCE COMPANY THE	0.1401	81	228	\$700,771	\$0	\$894,465	\$0	127.64
315	TRUSTMARK INSURANCE CO (MUTUAL)	0.0584	117	179	\$291,831	\$1,655	\$44,170	\$0	15.70
316	TRUSTMARK LIFE INSURANCE COMPANY	0.0181	152	261	\$90,693	\$0	\$673,764	\$0	742.91
317	U S FINANCIAL LIFE INSURANCE CO	0.0029	207	52	\$14,508	\$0	\$5,788	\$0	39.90
318	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0122	170	91	\$60,978	\$2,846	\$39,905	\$0	70.11
319	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.0000	310	4	\$0	\$0	\$50,545	\$0	N/A
320	UNION BANKERS INSURANCE COMPANY	0.0005	251	31	\$2,648	\$0	\$0	\$0	0.00
321	UNION CENTRAL LIFE INSURANCE CO	0.1197	87	96	\$596,712	\$373	\$1,077,226	\$0	179.99
322	UNION LABOR LIFE INSURANCE COMPANY	0.0016	224	8	\$8,250	\$2,040	\$0	\$0	24.73
323	UNITED AMERICAN INSURANCE COMPANY	1.8607	16	807	\$9,304,167	\$0	\$482,101	\$0	5.18
324	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.0088	177	3	\$44,050	\$0	\$90	\$0	0.20
325	UNITED COMPANIES LIFE INSURANCE CO	5.1751	3	7,658	\$25,878,059	\$0	\$13,566,357	\$0	52.42
326	UNITED FAMILY LIFE INSURANCE CO	0.0000	310	5	\$0	\$0	\$12,339	\$0	N/A
327	UNITED FIDELITY LIFE INSURANCE CO	0.0071	184	115	\$35,444	\$0	\$80,545	\$0	227.25
328	UNITED HERITAGE MUTUAL LIFE INS CO	0.0342	133	0	\$171,248	\$0	\$0	\$0	0.00
329	UNITED HOME LIFE INSURANCE COMPANY	0.0005	253	9	\$2,505	\$0	\$0	\$0	0.00
330	UNITED INVESTORS LIFE INS CO	0.0678	107	411	\$339,095	\$0	\$182,765	\$0	53.90
331	UNITED LIFE INSURANCE COMPANY	0.2276	68	151	\$1,138,316	\$0	\$546,594	\$0	48.02
332	UNITED NATIONAL LIFE INS CO OF AMERICA	0.0004	261	25	\$2,024	\$0	\$10,413	\$0	514.48
333	UNITED OF OMAHA LIFE INS CO	3.4684	8	9,582	\$17,343,622	\$0	\$16,876,414	\$0	97.31
334	UNITED PRESIDENTIAL LIFE INS CO	0.0621	110	201	\$310,345	\$0	\$22,743	\$0	7.33
335	UNITED STATES LIFE INS CO NY	0.0031	205	4	\$15,457	\$0	\$1,200	\$0	7.76
336	UNITY MUTUAL LIFE INS CO	0.0000	298	12	\$200	\$0	\$3,137	\$0	1568.50
337	UNIVERSAL GUARANTY LIFE INS CO	0.0196	150	0	\$98,258	\$0	\$126,397	\$0	128.64
338	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0007	247	0	\$3,400	\$0	\$640	\$0	18.82
339	UNUM LIFE INS CO OF AMERICA	0.0000	296	21	\$240	\$0	\$6,965	\$0	2902.08
340	USAA LIFE INSURANCE COMPANY	0.2872	53	438	\$1,436,149	\$0	\$3,460,298	\$0	240.94
341	USG ANNUITY & LIFE COMPANY	3.7995	7	4,128	\$18,999,167	\$0	\$2,184,663	\$0	11.50
342	UTICA NATIONAL LIFE INS CO	0.0000	310	2	\$0	\$0	\$18,878	\$0	N/A
343	VALLEY FORGE LIFE INSURANCE COMPANY	0.0907	97	0	\$453,345	\$0	\$3,196	\$0	0.70
344	VARIABLE ANNUITY LIFE INSURANCE CO	0.0000	310	0	\$0	\$0	\$1,090,259	\$0	N/A
345	VICTORY LIFE INSURANCE COMPANY	0.0178	155	604	\$88,840	\$0	\$302,994	\$0	341.06
346	VULCAN LIFE INSURANCE COMPANY	0.0021	216	66	\$10,363	\$0	(\$1,664)	\$0	0.00
347	WABASH LIFE INSURANCE COMPANY	0.0001	295	3	\$275	\$0	\$0	\$0	0.00
348	WASHINGTON NATIONAL INSURANCE CO*	0.0685	106	317	\$342,688	\$0	\$517,780	\$0	151.09
349	WEST COAST LIFE INSURANCE COMPANY*	0.0055	189	199	\$27,385	\$0	\$160,272	\$0	585.25
350	WESTERN AND SOUTHERN LIFE INS CO	0.0023	214	111	\$11,541	\$1,220	\$118,636	\$0	1038.52
351	WESTERN CATHOLIC UNION	0.3554	51	972	\$1,777,307	\$0	\$468,374	\$0	26.35
352	WESTERN NATIONAL LIFE INSURANCE CO	2.2312	12	8,718	\$11,157,233	\$0	\$9,281,647	\$0	83.19
353	WESTERN RESERVE LIFE ASSUR CO OH	0.0005	255	86	\$2,335	\$0	\$810,722	\$0	34720.43
354	WESTERN SOUTHERN LIFE ASSURANCE CO	7.1384	2	4,410	\$35,695,442	\$0	\$4,800,014	\$0	13.45
355	WESTFIELD LIFE INSURANCE COMPANY	0.0011	236	19	\$5,443	\$0	\$15,256	\$0	280.29
356	WILLIAM PENN ASSOCIATION	0.0001	290	0	\$345	\$0	\$0	\$0	0.00
357	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0000	310	4	\$0	\$1	\$935	\$0	N/A
358	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0002	272	18	\$1,160	\$17	\$17,513	\$0	1511.21
359	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0711	104	182	\$355,520	\$56,523	\$343,637	\$0	112.56
360	WORLD SERVICE LIFE INSURANCE COMPANY*	0.0000	310	4	\$0	\$0	\$3,497	\$0	N/A
361	ZURICH LIFE INSURANCE CO OF AMERICA	0.0241	146	0	\$120,629	\$0	\$665,300	\$0	551.53
<b>TOTAL</b>		<b>100.000</b>		<b>276,097</b>	<b>\$500,048,976</b>	<b>\$3,761,555</b>	<b>\$702,397,266</b>	<b>\$0</b>	<b>141.22</b>

## 1996 LIFE INSURANCE

## TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNALLOCATED &amp; VARIABLE ANNUITIES, INCLUDING DEPOSIT-TYPE FUNDS

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA INSURANCE COMPANY OF AMERICA	1.3431	18	0	\$16,419,290	\$0	\$0	\$0	0.00
2	AETNA LIFE INS AND ANNUITY CO*	0.8929	29	0	\$10,916,111	\$0	\$0	\$0	0.00
3	AID ASSOCIATION FOR LUTHERANS	0.9215	28	0	\$11,265,545	\$0	\$347,817	\$0	3.09
4	AIG LIFE INSURANCE COMPANY	0.2701	56	0	\$3,301,700	\$0	\$0	\$0	0.00
5	ALLIANZ LIFE INS CO OF NORTH AMERICA*	1.2762	20	2,744	\$15,601,046	\$0	\$19,257,300	\$0	123.44
6	ALLIED LIFE INS CO	0.1535	66	765	\$1,876,668	\$0	\$1,689,776	\$0	90.04
7	ALLMERICA FINANCIAL LIFE INS & ANNUITY	3.4768	7	5,199	\$42,504,571	\$0	\$0	\$0	0.00
8	AMERICAN ENTERPRISE LIFE INS CO	0.0168	104	12	\$205,282	\$0	\$0	\$0	0.00
9	AMERICAN FIDELITY ASSURANCE COMPANY	0.0827	77	1,406	\$1,011,522	\$0	\$1,765	\$0	0.17
10	AMERICAN GENERAL LIFE INS CO NY	0.0000	156	3	\$600	\$0	\$3,019	\$0	503.17
11	AMERICAN GENERAL LIFE INSURANCE CO	0.0358	94	412	\$437,760	\$0	\$0	\$0	0.00
12	AMERICAN HOME LIFE INSURANCE CO	0.0011	136	0	\$13,717	\$0	\$0	\$0	0.00
13	AMERICAN INVESTORS LIFE INS CO	0.8686	31	2,869	\$10,618,818	\$0	\$9,722,207	\$0	91.56
14	AMERICAN LIFE INSURANCE CO OF NY	0.0351	95	0	\$428,754	\$0	\$136,378	\$0	31.81
15	AMERICAN NATIONAL INSURANCE COMPANY*	0.0563	86	0	\$688,201	\$0	\$0	\$0	0.00
16	AMERICAN PARTNERS LIFE INSURANCE CO	0.0032	124	3	\$39,299	\$0	\$526	\$0	1.34
17	AMERICAN REPUBLIC INSURANCE COMPANY	0.0000	162	48	\$0	\$0	\$1,725,854	\$0	N/A
18	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.0546	89	349	\$667,519	\$0	\$2,220,458	\$0	332.64
19	AMERICAN UNITED LIFE INSURANCE CO	0.0449	91	0	\$548,348	\$0	\$0	\$0	0.00
20	AMERITAS LIFE INSURANCE CORP	0.0001	151	2	\$1,580	\$0	\$0	\$0	0.00
21	AMERITAS VARIABLE LIFE INS CO	0.5780	37	554	\$7,065,967	\$0	\$1,023,095	\$0	14.48
22	AMERUS LIFE INSURANCE COMPANY	0.1909	61	159	\$2,333,474	\$0	\$217,687	\$0	9.33
23	ANCHOR NATIONAL LIFE INS CO*	0.0116	111	3,034	\$141,982	\$0	\$13,707,647	\$0	9654.50
24	AUSA LIFE INSURANCE COMPANY INC	0.0004	145	1	\$4,540	\$0	\$0	\$0	0.00
25	BALTIMORE LIFE INS CO THE	0.0305	98	0	\$373,327	\$0	\$22,927	\$0	6.14
26	BANKERS NATIONAL LIFE INS CO	0.0000	162	0	(\$11,509)	\$0	\$266,697	\$0	-23.17
27	BANKERS UNITED LIFE ASSURANCE CO	0.0135	108	103	\$165,264	\$0	\$898,069	\$0	543.41
28	BANNER LIFE INS CO	0.6013	36	1,158	\$7,350,813	\$0	\$0	\$0	0.00
29	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0025	126	9	\$30,000	\$0	\$0	\$0	0.00
30	C M LIFE INSURANCE COMPANY	0.4749	42	639	\$5,805,546	\$0	\$456,994	\$0	7.87
31	CANADA LIFE INSURANCE CO OF AMERICA	0.4849	40	0	\$5,927,428	\$0	\$421,762	\$0	7.12
32	CHARTER NATIONAL LIFE INSURANCE CO*	0.0976	74	195	\$1,193,770	\$0	\$995,902	\$0	83.42
33	CIGNA LIFE INSURANCE COMPANY	0.2658	57	50	\$3,248,882	\$0	\$50,000	\$0	1.54
34	COMMONWEALTH LIFE INSURANCE COMPANY	0.0014	132	2	\$17,601	\$0	\$1,384,909	\$0	7868.35
35	CONNECTICUT GENERAL LIFE INS CO	1.3831	17	1,285	\$16,907,963	\$0	\$1,868,695	\$0	11.05
36	CONTINENTAL GENERAL INSURANCE CO	0.0682	79	310	\$833,668	\$0	\$561,688	\$0	67.38
37	CONTINENTAL WESTERN LIFE INS CO	0.0024	127	210	\$29,195	\$0	\$453,516	\$0	1553.40
38	COVA FINANCIAL SERVICES LIFE INS CO	3.7862	6	6,574	\$46,286,420	\$0	\$25,787,622	\$0	55.71
39	CUNA MUTUAL INSURANCE SOCIETY	0.0011	137	0	\$12,891	\$0	\$20,585	\$0	159.69
40	CUNA MUTUAL LIFE INSURANCE COMPANY	0.3452	49	318	\$4,220,291	\$0	\$0	\$0	0.00
41	EQUITABLE LIFE INSURANCE CO OF IOWA	0.1047	72	164	\$1,279,840	\$0	\$446,346	\$0	34.88
42	FARM BUREAU LIFE INS CO OF MISSOURI	0.1805	64	3,185	\$2,206,757	\$0	\$2,594,469	\$0	117.57
43	FARMERS NEW WORLD LIFE INSURANCE CO	0.3044	53	4,214	\$3,721,745	\$0	\$1,326,219	\$0	35.63
44	FEDERAL LIFE INSURANCE CO MUTUAL	0.0000	162	14	\$0	\$0	\$0	\$0	N/A
45	FIDELITY AND GUARANTY LIFE INS CO*	0.0003	146	7	\$4,025	\$0	\$0	\$0	0.00
46	FIDELITY INVESTMENTS LIFE INS CO	1.2743	21	308	\$15,577,830	\$0	\$1,325,236	\$0	8.51
47	FIDELITY SECURITY LIFE INSURANCE CO*	0.0249	101	714	\$303,886	\$0	\$1,058,143	\$0	348.20
48	FIDELITY STANDARD LIFE INSURANCE CO	0.0000	162	0	\$0	\$0	\$110,976	\$0	N/A
49	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.0261	100	3	\$318,950	\$0	\$0	\$0	0.00
50	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0561	88	104	\$686,426	\$0	\$11,357	\$0	1.65
51	FIRST VARIABLE LIFE INSURANCE CO	0.0144	105	172	\$176,183	\$0	\$1,055,470	\$0	599.08
52	FLORISTS LIFE INSURANCE COMPANY	0.0049	117	32	\$59,934	\$0	\$238,710	\$0	398.29
53	FORTIS BENEFITS INSURANCE COMPANY	0.1594	65	573	\$1,948,621	\$0	\$641,285	\$0	32.91
54	FRANKLIN LIFE INSURANCE COMPANY	0.0053	116	174	\$64,345	\$0	\$95,187	\$0	147.93
55	GENERAL AMERICAN LIFE INSURANCE CO	4.1283	5	8,949	\$50,468,294	\$0	\$43,494,372	\$0	86.18
56	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0007	140	1	\$8,211	\$0	\$0	\$0	0.00
57	GENERAL LIFE INSURANCE COMPANY	0.0044	120	1	\$54,281	\$0	\$0	\$0	0.00
58	GOLDEN AMERICAN LIFE INS CO	0.0137	107	12	\$167,997	\$0	\$602,820	\$0	358.83
59	GREAT AMERICAN RESERVE INS CO	0.0000	162	168	\$0	\$0	\$0	\$0	N/A
60	GREAT WEST LIFE & ANNUITY INS CO*	0.0101	112	12	\$123,458	\$0	\$0	\$0	0.00
61	GUARANTEE TRUST LIFE INSURANCE CO*	0.0004	144	0	\$5,000	\$0	\$0	\$0	0.00
62	GUARDIAN INSURANCE & ANNUITY CO INC	0.2114	59	0	\$2,583,985	\$0	\$4,151,309	\$0	160.66
63	HARTFORD LIFE AND ACCIDENT INS CO*	0.0005	143	0	\$6,000	\$0	\$0	\$0	0.00
64	HARTFORD LIFE INSURANCE COMPANY	6.2207	3	14,655	\$76,047,736	\$0	\$36,339,990	\$0	47.79
65	HOMESTEADERS LIFE COMPANY	0.0002	149	477	\$2,030	\$0	\$67,007	\$0	3300.84
66	IDS LIFE INSURANCE COMPANY	2.5605	11	10,169	\$31,302,704	\$0	\$24,356,891	\$0	77.81
67	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0280	99	0	\$342,908	\$0	\$0	\$0	0.00
68	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.0012	133	2	\$15,000	\$0	\$0	\$0	0.00
69	INDIANAPOLIS LIFE INSURANCE CO	0.0047	118	84	\$57,142	\$3,124	\$126,323	\$0	226.54
70	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0039	123	1,451	\$47,558	\$0	\$790,908	\$0	1663.04
71	INTEGON LIFE INSURANCE CORPORATION*	0.0000	162	14	\$0	\$0	\$0	\$0	N/A
72	INTEGRITY LIFE INS CO	0.1886	62	3	\$2,305,483	\$0	\$0	\$0	0.00
73	INTER STATE ASSURANCE COMPANY	0.0972	75	230	\$1,188,471	\$0	\$0	\$0	0.00
74	INVESTORS GUARANTY LIFE INS CO	0.0018	130	0	\$21,582	\$0	\$0	\$0	0.00
75	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0000	158	2	\$366	\$0	\$0	\$0	0.00
76	ITT HARTFORD LIFE AND ANNUITY INS CO	15.8855	1	11,654	\$194,201,072	\$0	\$11,863,813	\$0	6.11
77	JACKSON NATIONAL LIFE INSURANCE CO	0.0000	162	463	\$0	\$0	\$0	\$0	N/A

**1996 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNALLOCATED & VARIABLE ANNUITIES, INCLUDING DEPOSIT-TYPE FUNDS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
78	JOHN ALDEN LIFE INSURANCE CO	0.4217	44	3,051	\$5,154,818	\$0	\$0	\$0	0.00
79	JOHN HANCOCK MUTUAL LIFE INS CO	0.0000	162	158	(\$1,522,964)	\$16	\$225,935	\$0	-0.15
80	JOHN HANCOCK VARIABLE LIFE INS CO	0.9217	27	517	\$11,268,089	\$0	\$72,887	\$0	0.65
81	KANAWHA INSURANCE COMPANY	0.0000	160	0	\$18	\$0	\$0	\$0	0.00
82	KANSAS CITY LIFE INSURANCE CO	0.5772	38	4,346	\$7,056,171	\$0	\$10,999,810	\$0	155.89
83	KEMPER INVESTORS LIFE INS CO	0.0572	84	371	\$699,507	\$0	\$2,452,457	\$0	350.60
84	KENTUCKY HOME MUTUAL LIFE INS CO	0.0001	152	0	\$1,349	\$0	\$0	\$0	0.00
85	KEYPORT LIFE INSURANCE COMPANY	0.1072	71	257	\$1,310,440	\$0	\$723,424	\$0	55.20
86	LAMAR LIFE INSURANCE COMPANY	0.0012	134	5	\$14,798	\$0	\$0	\$0	0.00
87	LIBERTY LIFE ASSUR CO OF BOSTON	0.0047	119	191	\$56,864	\$0	\$0	\$0	0.00
88	LIFE & HEALTH INS CO OF AMERICA*	0.0002	147	0	\$2,426	\$0	\$0	\$0	0.00
89	LIFE INS CO OF THE SOUTHWEST	0.0938	76	0	\$1,146,560	\$0	\$1,713,334	\$0	149.43
90	LIFE INSURANCE CO OF NORTH AMERICA	0.0029	125	8	\$35,085	\$0	\$2,393,296	\$0	6821.42
91	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.8561	32	517	\$10,466,020	\$0	\$890,208	\$0	8.51
92	LIFE INVESTORS INS CO OF AMERICA	0.0381	93	1,526	\$466,043	\$0	\$1,504,072	\$0	322.73
93	LINCOLN BENEFIT LIFE COMPANY	0.2428	58	220	\$2,968,372	\$0	\$221,402	\$0	7.46
94	LINCOLN LIBERTY LIFE INSURANCE CO*	0.0000	162	81	\$0	\$0	\$14,715	\$0	N/A
95	LINCOLN LIFE AND CASUALTY COMPANY*	0.0000	159	103	\$40	\$0	\$171,297	\$0	428242.50
96	LINCOLN MUTUAL LIFE INSURANCE CO	0.0139	106	118	\$169,440	\$0	\$257,869	\$0	152.19
97	LINCOLN NATIONAL LIFE INSURANCE CO*	5.4985	4	25,060	\$67,219,149	\$0	\$54,310,574	\$0	80.80
98	LUTHERAN BROTHERHOOD	1.1408	23	957	\$13,945,980	\$0	\$455,218	\$0	3.26
99	LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	0.1296	70	1,230	\$1,583,761	\$0	\$2,253,580	\$0	142.29
100	MANHATTAN NATIONAL LIFE INS CO	0.0000	157	6	\$579	\$0	\$112,260	\$0	19388.60
101	MANUFACTURERS LIFE INS CO OF AMERICA TH	0.0041	121	27	\$50,618	\$0	\$32,635	\$0	64.47
102	MEDICO LIFE INSURANCE COMPANY	0.0000	162	18	\$0	\$0	\$28,750	\$0	N/A
103	MERRILL LYNCH LIFE INS CO	0.4674	43	935	\$5,713,630	\$0	\$5,427,958	\$0	95.00
104	METROPOLITAN INS AND ANNUITY CO	0.0000	162	245	(\$152,394)	\$0	\$0	\$0	N/A
105	METROPOLITAN LIFE INSURANCE COMPANY	2.8408	9	496	\$34,729,264	\$0	\$0	\$0	0.00
106	MIDLAND LIFE INSURANCE COMPANY THE	0.0001	155	76	\$720	\$0	\$0	\$0	0.00
107	MINISTERS LIFE INSURANCE CO THE*	0.0023	128	0	\$28,225	\$0	\$0	\$0	0.00
108	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0000	162	0	(\$1,901)	\$0	(\$152)	\$0	0.08
109	MODERN WOODMEN OF AMERICA	0.2835	55	2,608	\$3,465,535	\$18,764	\$2,453,147	\$0	71.33
110	MONUMENTAL LIFE INSURANCE COMPANY	0.5337	39	7,692	\$6,524,511	\$0	\$24,819,789	\$0	380.41
111	MONY LIFE INS CO OF AMERICA	0.3687	46	1,099	\$4,506,825	\$0	\$0	\$0	0.00
112	MUTUAL LIFE INSURANCE CO OF NY*	0.0000	162	0	\$0	\$0	\$116,990	\$0	N/A
113	MUTUAL OF AMERICA LIFE INSURANCE CO	0.1886	63	0	\$2,305,110	\$0	\$0	\$0	0.00
114	NATIONAL FIDELITY LIFE INSURANCE CO	0.0000	162	3	\$0	\$0	\$0	\$0	N/A
115	NATIONWIDE LIFE AND ANNUITY INS CO	0.8279	35	0	\$10,121,651	\$0	\$0	\$0	0.00
116	NATIONWIDE LIFE INSURANCE CO	7.4732	2	14,294	\$91,359,635	\$0	\$21,010,029	\$0	23.00
117	NEW ENGLAND LIFE INSURANCE COMPANY	0.1933	60	9	\$2,363,697	\$0	\$0	\$0	0.00
118	NEW YORK LIFE INS & ANNUITY CORPORATION	1.1647	22	864	\$14,238,355	\$0	\$473,127	\$0	3.32
119	NORTH AMERICAN SECURITY LIFE INS CO	2.8686	8	0	\$35,068,397	\$0	\$21,131,341	\$0	60.26
120	NORTHBROOK LIFE INSURANCE COMPANY	0.0184	102	2	\$224,934	\$0	\$1,467,999	\$0	652.64
121	NORTHERN LIFE INSURANCE COMPANY	0.3621	47	3,379	\$4,426,967	\$0	\$0	\$0	0.00
122	NORTHWESTERN MUTUAL LIFE INS CO	1.0230	25	4,403	\$12,506,786	\$280,460	\$6,834,459	\$0	56.89
123	OCCIDENTAL LIFE INS CO OF NC	0.0010	138	64	\$12,179	\$0	\$0	\$0	0.00
124	OHIO NATIONAL LIFE ASSURANCE CORP	0.0016	131	1	\$19,366	\$0	\$0	\$0	0.00
125	OHIO NATIONAL LIFE INS CO THE	0.3569	48	0	\$4,362,918	\$0	\$3,237,787	\$0	74.21
126	OHIO STATE LIFE INSURANCE CO THE	0.0070	113	0	\$85,735	\$0	\$0	\$0	0.00
127	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0000	162	615	\$0	\$0	\$1,094,911	\$0	N/A
128	PACIFIC MUTUAL LIFE INSURANCE CO	2.5981	10	1,031	\$31,761,552	\$0	\$2,169,603	\$0	6.83
129	PAUL REVERE LIFE INSURANCE CO	0.3912	45	0	\$4,782,605	\$0	\$0	\$0	0.00
130	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.1420	68	0	\$1,735,536	\$0	\$0	\$0	0.00
131	PENN INSURANCE & ANNUITY CO THE	0.0623	80	13	\$761,893	\$0	\$0	\$0	0.00
132	PENN MUTUAL LIFE INSURANCE CO THE	0.0567	85	155	\$693,650	\$0	\$0	\$0	0.00
133	PFL LIFE INSURANCE COMPANY	0.3422	50	8,056	\$4,183,836	\$0	\$17,534,509	\$0	419.10
134	PHOENIX HOME LIFE MUTUAL INS CO	0.0005	142	0	\$6,571	\$0	\$0	\$0	0.00
135	PIERCE NATIONAL LIFE INSURANCE CO	0.0172	103	139	\$209,854	\$0	\$0	\$0	0.00
136	PREFERRED LIFE INS CO OF NEW YORK	0.0000	162	0	\$0	\$0	\$1,171,551	\$0	N/A
137	PRINCIPAL MUTUAL LIFE INS CO	1.6046	16	0	\$19,616,328	\$0	\$0	\$0	0.00
138	PROTECTIVE LIFE INSURANCE COMPANY	0.8305	34	776	\$10,152,631	\$0	\$0	\$0	0.00
139	PROVIDENT LIFE AND ACCIDENT INS CO	0.0000	161	195	\$17	\$0	\$223,846	\$0	13167.41
140	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0006	141	1	\$6,742	\$0	\$0	\$0	0.00
141	PROVIDENT NATIONAL ASSURANCE CO	0.0000	162	10	\$0	\$0	\$128	\$0	N/A
142	PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	0.0723	78	188	\$884,285	\$0	\$1,171,890	\$0	132.52
143	PROVIDIAN LIFE AND HEALTH INSURANCE CO	1.3348	19	0	\$16,318,492	\$0	\$0	\$0	0.00
144	PRUCO LIFE INSURANCE COMPANY	1.0850	24	8,049	\$13,264,660	\$0	\$5,668,579	\$0	42.73
145	PRUDENTIAL INSURANCE CO OF AMERICA THE	1.7606	15	54	\$21,523,005	\$7,123	\$4,057,281	\$0	18.88
146	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0409	92	0	\$500,316	\$0	\$2,596,225	\$0	518.92
147	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0021	129	120	\$25,323	\$0	\$46,978	\$0	185.52
148	RELIASTAR LIFE INSURANCE COMPANY	0.2939	54	341	\$3,592,698	\$0	(\$36,611)	\$0	-0.01
149	SAFECO LIFE INSURANCE COMPANY*	0.0456	90	177	\$557,587	\$0	\$0	\$0	0.00
150	SECURITY BENEFIT LIFE INSURANCE CO	0.8479	33	2,371	\$10,365,928	\$0	\$513,947	\$0	4.96
151	SECURITY CONNECTICUT LIFE INS CO	0.0129	109	0	\$157,564	\$0	\$0	\$0	0.00
152	SECURITY FIRST LIFE INS CO	2.2979	12	1,927	\$28,091,837	\$0	\$1,200,304	\$0	4.27
153	SECURITY LIFE INS CO OF AMERICA	0.1042	73	131	\$1,273,464	\$0	\$286,294	\$0	22.48
154	SECURITY LIFE OF DENVER INSURANCE CO*	0.0317	96	18	\$387,156	\$191	\$0	\$0	0.05

## 1996 LIFE INSURANCE

## TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNALLOCATED &amp; VARIABLE ANNUITIES, INCLUDING DEPOSIT-TYPE FUNDS

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
155	SECURITY MUTUAL LIFE INS CO OF NY	0.0616	81	0	\$752,616	\$0	\$20,124	\$0	2.67
156	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0065	114	51	\$79,187	\$0	\$1,081,738	\$0	1366.06
157	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.0124	110	233	\$151,433	\$0	\$4,484	\$0	2.96
158	STANDARD INSURANCE COMPANY	0.0000	162	0	(\$26,003)	\$0	\$0	\$0	N/A
159	STANDARD LIFE AND ACCIDENT INS CO	0.0057	115	44	\$69,594	\$0	\$130,951	\$0	188.16
160	STATE LIFE INSURANCE COMPANY	0.0001	154	13	\$983	\$0	\$6,057	\$0	616.17
161	SUN LIFE ASSUR CO OF CANADA (US)	0.1335	69	324	\$1,631,589	\$0	\$0	\$0	0.00
162	SURETY LIFE INSURANCE COMPANY	0.0002	148	0	\$2,058	\$0	\$0	\$0	0.00
163	TEXAS LIFE INSURANCE COMPANY	0.0008	139	39	\$10,194	\$0	\$68,309	\$0	670.09
164	TIME INSURANCE COMPANY	0.0000	162	115	\$0	\$0	\$93,736	\$0	N/A
165	TRANSAMERICA LIFE INS & ANNUITY CO	0.1487	67	5,396	\$1,818,282	\$0	\$0	\$0	0.00
166	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0308	97	590	\$377,008	\$74	\$424,099	\$0	112.51
167	TRAVELERS INSURANCE COMPANY THE	2.0538	14	15,170	\$25,108,207	\$0	\$9,751,326	\$0	38.84
168	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.3152	51	98	\$3,852,992	\$0	\$23,140	\$0	0.60
169	UNION CENTRAL LIFE INSURANCE CO	0.4776	41	785	\$5,838,376	\$0	\$0	\$0	0.00
170	UNITED INVESTORS LIFE INS CO	0.9513	26	1,487	\$11,629,572	\$0	\$542,971	\$0	4.67
171	UNITED OF OMAHA LIFE INS CO	0.3070	52	117	\$3,752,931	\$0	\$35,914	\$0	0.96
172	UNUM LIFE INS CO OF AMERICA	0.0001	153	0	\$1,000	\$0	\$0	\$0	0.00
173	USAA LIFE INSURANCE COMPANY	0.0582	83	59	\$711,990	\$0	\$750	\$0	0.11
174	VARIABLE ANNUITY LIFE INSURANCE CO	2.1243	13	0	\$25,969,679	\$0	\$8,066,193	\$0	31.06
175	WASHINGTON NATIONAL INSURANCE CO*	0.0000	162	6	\$0	\$0	\$0	\$0	N/A
176	WEST COAST LIFE INSURANCE COMPANY*	0.0001	150	0	\$1,755	\$0	\$0	\$0	0.00
177	WESTERN RESERVE LIFE ASSUR CO OH	0.8726	30	486	\$10,667,301	\$0	\$2,166,714	\$0	20.31
178	WESTERN SOUTHERN LIFE ASSURANCE CO	0.0562	87	10	\$687,048	\$0	\$0	\$0	0.00
179	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0039	122	46	\$48,138	\$0	\$86,902	\$0	180.53
180	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0584	82	184	\$713,361	\$0	\$160,814	\$0	22.54
181	WORLD INSURANCE COMPANY	0.0012	135	29	\$14,555	\$0	\$0	\$0	0.00
TOTAL		100.000		211,010	\$1,222,502,348	\$309,752	\$440,109,570	\$0	36.03

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INS CO	0.0133	308	1,290	\$439,536	\$0	\$201,983	\$8,727	45.95
2	ABRAHAM LINCOLN INSURANCE COMPANY	0.0005	469	159	\$15,102	\$193	\$30,791	\$1,242	205.16
3	ACACIA MUTUAL LIFE INSURANCE CO	0.0112	317	2,147	\$368,949	\$111,050	\$0	\$3,475	30.10
4	ACACIA NATIONAL LIFE INSURANCE CO	0.0012	438	28	\$39,909	\$0	\$319,771	\$3,701	801.25
5	ACADEMY LIFE INSURANCE CO*	0.0175	285	1,221	\$577,049	\$22,622	\$190,146	\$60,411	36.87
6	ADMIRAL LIFE INS CO OF AMERICA	0.0000	552	1,215	\$0	\$0	\$0	\$4,623	N/A
7	ADVANCE INSURANCE COMPANY	0.0000	527	4	\$1,533	\$0	\$0	\$55	0.00
8	AETNA INSURANCE COMPANY OF AMERICA	0.4983	49	0	\$16,419,290	\$0	\$0	\$0	0.00
9	AETNA LIFE INS AND ANNUITY CO*	0.9004	27	5,498	\$29,667,339	\$9,541	\$9,332,154	\$748,163	31.49
10	AETNA LIFE INSURANCE COMPANY*	0.0393	224	6,986	\$1,295,443	\$540,665	\$2,284,532	\$166,238	218.09
11	AID ASSOCIATION FOR LUTHERANS	1.5799	14	76,423	\$52,053,683	\$4,367,335	\$40,109,833	\$2,670,558	85.44
12	AIG LIFE INSURANCE COMPANY	0.1531	119	18,958	\$5,043,583	\$0	\$85,322,106	\$1,535,231	1691.70
13	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.1882	106	9,422	\$6,199,849	\$0	\$15,905,869	\$287,662	256.55
14	ALFA LIFE INSURANCE CORPORATION	0.0000	552	3	\$0	\$0	\$0	\$25	0.00
15	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0967	148	9,990	\$3,184,520	\$10,305	\$3,070,673	\$405,981	96.75
16	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.7299	35	9,898	\$24,048,745	\$7,607	\$23,773,176	\$397,547	98.89
17	ALLIED LIFE INS CO	0.1125	137	3,385	\$3,705,573	\$0	\$1,953,076	\$345,210	52.71
18	ALLMERICA FINANCIAL LIFE INS & ANNUITY	1.5529	16	8,920	\$51,166,448	\$0	\$10,725,001	\$656,041	20.96
19	ALLSTATE LIFE INS CO OF NEW YORK	0.0003	487	38	\$10,217	\$0	\$0	\$2,179	0.00
20	ALLSTATE LIFE INSURANCE COMPANY	0.2095	102	25,504	\$6,902,048	\$0	\$5,091,214	\$1,244,061	73.76
21	AMERICAN AMICABLE LIFE INS CO TX	0.0154	295	1,233	\$507,661	\$383	\$236,834	\$42,971	46.73
22	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0305	244	10,361	\$1,003,542	\$0	\$713,096	\$81,752	71.06
23	AMERICAN CAPITOL INSURANCE COMPANY	0.0024	404	488	\$79,550	\$2,975	\$47,445	\$4,249	63.38
24	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0000	546	0	\$366	\$0	\$52,000	\$0	14207.65
25	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0002	491	27	\$7,195	\$251	\$85	\$2,079	4.67
26	AMERICAN CONTINENTAL LIFE INS CO	0.0273	255	2,242	\$898,183	\$0	\$607,136	\$34,399	67.60
27	AMERICAN ENTERPRISE LIFE INS CO	0.0903	152	151	\$2,976,508	\$0	\$225,318	\$0	7.57
28	AMERICAN FAMILY LIFE ASSUR CO GA	0.0014	430	439	\$47,546	\$0	\$27,130	\$5,411	57.06
29	AMERICAN FAMILY LIFE INSURANCE CO	0.9383	23	106,086	\$30,915,179	\$5,928,988	\$16,616,461	\$5,117,963	72.93
30	AMERICAN FIDELITY ASSURANCE COMPANY	0.0497	198	6,183	\$1,637,740	\$283	\$1,911,926	\$80,886	116.76
31	AMERICAN FIDELITY LIFE INSURANCE CO	0.0194	273	3,573	\$638,229	\$2,400	\$147,325	\$40,028	23.46
32	AMERICAN FOUNDATION LIFE INS CO	0.0014	429	549	\$47,584	\$1,801	\$62,866	\$2,733	135.90
33	AMERICAN FOUNDERS LIFE INSURANCE CO*	0.0012	441	84	\$38,955	\$1,097	\$20,396	\$544,496	55.17
34	AMERICAN FRANKLIN LIFE INS CO THE	0.1810	110	2,474	\$5,962,157	\$0	\$585,260	\$540,748	9.82
35	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.3813	62	169,151	\$12,562,213	\$44,156	\$12,225,549	\$988,107	97.67
36	AMERICAN GENERAL LIFE INS CO NY	0.0008	448	78	\$27,342	\$766	\$27,168	\$3,474	102.17
37	AMERICAN GENERAL LIFE INSURANCE CO	0.2749	80	12,000	\$9,055,917	\$46,120	\$5,536,727	\$399,004	61.65
38	AMERICAN GUARDIAN LIFE ASSURANCE CO	0.0015	427	81	\$48,916	\$0	\$2,850,000	\$13,286	5826.31
39	AMERICAN HEALTH & LIFE INSURANCE CO	0.0060	357	7,411	\$196,304	\$5,509	\$556,502	\$15,149	286.30
40	AMERICAN HERITAGE LIFE INSURANCE CO	0.0038	380	662	\$123,933	\$0	\$191,344	\$22,007	154.39
41	AMERICAN HOME LIFE INSURANCE CO	0.0299	246	4,585	\$986,744	\$31,209	\$467,565	\$185,382	50.55
42	AMERICAN INCOME LIFE INSURANCE CO	0.1349	132	21,255	\$4,444,274	\$840	\$1,268,860	\$283,024	28.57
43	AMERICAN INSURANCE CO OF TEXAS*	0.0000	533	6	\$1,020	\$0	\$0	\$47	0.00
44	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0004	475	96	\$13,625	\$0	\$887,788	\$140	6515.88
45	AMERICAN INVESTORS LIFE INS CO	0.3344	71	3,229	\$11,018,120	\$6,373	\$11,294,729	\$11,553	102.57
46	AMERICAN LIFE & HEALTH INS CO	0.0057	359	11,187	\$187,386	\$0	\$351,011	\$8,676	187.32
47	AMERICAN LIFE AND CASUALTY INS CO*	0.3404	68	10,035	\$11,216,882	\$714	\$22,466,162	\$48,597	200.30
48	AMERICAN LIFE INSURANCE CO OF NY	0.0140	305	135	\$459,896	\$0	\$138,570	\$4,454	30.13
49	AMERICAN MEMORIAL LIFE INSURANCE CO	0.1526	120	7,918	\$5,027,194	\$12,734	\$1,491,485	\$25,980	29.92
50	AMERICAN MERCHANTS LIFE INS CO	0.0047	369	1,459	\$153,276	\$0	\$459,588	\$33,018	299.84
51	AMERICAN MODERN LIFE INS CO	0.0035	387	210	\$113,691	\$0	\$0	\$3,858	0.00
52	AMERICAN NATIONAL INSURANCE COMPANY*	0.3096	77	95,767	\$10,201,875	\$49,177	\$6,877,335	\$801,547	67.89
53	AMERICAN NATIONAL LIFE INS OF TX	0.0084	338	416	\$275,905	\$0	\$60,404	\$45,602	21.89
54	AMERICAN PARTNERS LIFE INSURANCE CO	0.0012	440	3	\$39,299	\$0	\$526	\$0	1.34
55	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0028	396	276	\$90,973	\$0	\$37,917	\$5,665	41.68
56	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0000	529	1	\$1,513	\$0	\$0	\$50	0.00
57	AMERICAN PUBLIC LIFE INSURANCE CO	0.0002	493	58	\$7,018	\$82	\$690	\$701	11.00
58	AMERICAN REPUBLIC INSURANCE COMPANY	0.0408	217	6,763	\$1,343,607	\$32,226	\$2,134,782	\$286,514	161.28
59	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.0293	248	373	\$965,655	\$0	\$2,598,373	\$0	269.08
60	AMERICAN STATES LIFE INSURANCE CO	0.1281	134	10,712	\$4,220,038	\$0	\$2,062,097	\$800,453	48.86
61	AMERICAN TRAVELLERS LIFE INS CO	0.0089	332	786	\$292,178	\$0	\$126,526	\$4,020	43.30
62	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0061	354	248	\$201,826	\$0	\$242,988	\$15,068	120.39
63	AMERICAN UNITED LIFE INSURANCE CO	0.0582	191	4,043	\$1,919,115	\$270,625	\$2,590,621	\$101,717	149.09
64	AMERITAS LIFE INSURANCE CORP	0.0406	219	3,141	\$1,339,128	\$156,777	\$1,632,303	\$144,505	133.60
65	AMERITAS VARIABLE LIFE INS CO	0.2726	82	1,700	\$8,983,201	\$0	\$1,176,917	\$128,802	13.10
66	AMERUS LIFE INSURANCE COMPANY	0.2664	83	13,202	\$8,777,566	\$1,164,838	\$18,106,294	\$624,495	219.55
67	AMICA LIFE INSURANCE COMPANY	0.0013	436	118	\$41,612	\$0	\$648,889	\$17,418	1559.38
68	ANCHOR NATIONAL LIFE INS CO*	0.0100	323	3,824	\$330,190	\$0	\$31,878,248	\$241	9654.52
69	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.0090	330	132	\$295,717	\$0	\$308,219	\$19,581	104.23
70	ANTHEM LIFE INS CO OF INDIANA	0.0008	450	130	\$26,156	\$0	\$86,430	\$4,730	330.44
71	ANTHEM LIFE INSURANCE COMPANY	0.0002	499	21	\$6,358	\$0	\$0	\$89	0.00
72	ARISTAR LIFE INSURANCE COMPANY	0.0001	515	10	\$2,870	\$0	\$3,937	\$72	137.18
73	ASSOCIATES FINANCIAL LIFE INS CO	0.1095	142	16,676	\$3,608,210	\$0	\$1,145,791	\$151,528	31.76
74	ASSURED LIFE ASSOCIATION	0.0019	421	206	\$61,289	\$2,905	\$44,374	\$1,998	77.14
75	ASSURED SECURITY LIFE INS CO INC	0.0020	415	859	\$65,571	\$0	\$401,499	\$1	612.31
76	ATLANTA LIFE INSURANCE COMPANY	0.0139	307	6,491	\$458,178	\$0	\$310,876	\$14,881	67.85
77	ATLAS LIFE INSURANCE COMPANY*	0.0169	287	1,940	\$555,213	\$69	\$362,906	\$64,036	65.38
78	AURORA NATIONAL LIFE ASSURANCE CO	0.2060	103	2,193	\$6,787,399	\$0	\$90,217,450	\$220,359	1329.19
79	AUSA LIFE INSURANCE COMPANY INC	0.0002	498	8	\$6,531	\$0	\$2,021	\$69	30.94
80	AUTO CLUB LIFE INS CO	0.0007	454	120	\$24,286	\$0	\$10,888	\$1,035	44.83

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
81	AUTO OWNERS LIFE INSURANCE COMPANY	0.0150	297	1,424	\$483,351	\$0	\$252,035	\$90,282	51.09
82	BALTIMORE LIFE INS CO THE	0.0386	225	342	\$1,272,947	\$2,097	\$202,561	\$7,772	16.08
83	BANKERS FIDELITY LIFE INSURANCE CO	0.0075	347	738	\$245,651	\$0	\$72,750	\$3,894	29.62
84	BANKERS LIFE AND CASUALTY COMPANY	0.3966	59	21,991	\$13,067,720	\$90,112	\$9,765,960	\$293,691	75.42
85	BANKERS NATIONAL LIFE INS CO	0.0156	293	1,018	\$512,433	\$92,472	\$827,522	\$43,747	179.53
86	BANKERS UNITED LIFE ASSURANCE CO	0.0089	331	447	\$292,994	\$1,363	\$1,107,435	\$17,773	378.44
87	BANNER LIFE INS CO	0.2629	84	3,320	\$8,661,980	\$75,695	\$1,309,940	\$62,168	16.00
88	BCS LIFE INSURANCE COMPANY	0.0001	506	3	\$4,630	\$0	\$0	\$139	0.00
89	BENEFICIAL LIFE INSURANCE COMPANY	0.0021	411	326	\$69,423	\$9,158	\$144,566	\$10,487	221.43
90	BENEFICIAL STANDARD LIFE INS CO*	0.1376	130	927	\$4,535,008	\$0	\$2,329,164	\$878	51.36
91	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.0023	407	2	\$75,000	\$0	\$0	\$0	0.00
92	BERKSHIRE LIFE INSURANCE COMPANY	0.0107	321	406	\$351,305	\$77,813	\$237,341	\$35,488	89.71
93	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0274	253	6,209	\$903,948	\$5,847	\$331,545	\$103,148	37.32
94	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0061	353	400	\$202,078	\$0	\$85,961	\$1,243	42.54
95	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.0000	548	1	\$165	\$0	\$0	\$27	0.00
96	BUSINESS MENS ASSURANCE CO OF AMERICA	0.2433	91	12,675	\$8,017,267	\$18,590	\$5,625,860	\$568,546	70.40
97	C M LIFE INSURANCE COMPANY	0.2484	87	2,958	\$8,218,329	\$0	\$2,255,208	\$432,847	27.44
98	CAMERON LIFE INSURANCE COMPANY	0.0126	310	2,621	\$413,995	\$7,652	\$175,267	\$96,339	44.18
99	CANADA LIFE ASSURANCE COMPANY	0.0970	146	613	\$3,195,935	\$321,789	\$1,622,608	\$119,869	60.84
100	CANADA LIFE INSURANCE CO OF AMERICA	0.1799	112	0	\$5,927,428	\$0	\$421,762	\$0	7.12
101	CAPITAL RESERVE LIFE INSURANCE CO	0.0188	277	11,337	\$620,630	\$0	\$748,366	\$21,071	120.58
102	CAPITAL SECURITY LIFE INSURANCE COMPANY	0.0000	530	21	\$1,262	\$0	\$0	\$158	0.00
103	CAPITOL AMERICAN LIFE INSURANCE COMPANY	0.0001	509	173	\$3,694	\$0	\$0	\$1,257	0.00
104	CAPITOL BANKERS LIFE INSURANCE COMPANY	0.0073	350	382	\$239,591	\$0	\$494,354	\$19,595	206.33
105	CAPITOL LIFE INSURANCE COMPANY	0.0000	552	8	\$0	\$0	\$66,511	\$0	N/A
106	CATHOLIC FAMILY LIFE INSURANCE	0.0007	453	142	\$24,571	\$3,399	\$188,320	\$2,317	780.27
107	CATHOLIC KNIGHTS OF AMERICA THE	0.0489	205	4,725	\$1,544,287	\$30,838	\$2,309,579	\$36,699	151.55
108	CATHOLIC ORDER OF FORESTERS	0.0020	416	1,033	\$65,006	\$57,663	\$110,082	\$6,924	258.05
109	CELTIC LIFE INSURANCE COMPANY THE	0.0000	542	21	\$634	\$0	\$5,133	\$200	809.62
110	CENTENNIAL LIFE INSURANCE COMPANY THE	0.0005	463	372	\$16,673	\$0	\$600	\$4,640	3.60
111	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0118	315	2,983	\$387,781	\$35,132	\$3,155,562	\$20,182	822.81
112	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0048	367	208	\$157,743	\$0	\$208,633	\$6,647	132.26
113	CENTRAL SECURITY LIFE INSURANCE CO	0.0434	213	23,866	\$1,430,987	\$15,263	\$5,352,228	\$38,952	375.09
114	CENTRAL STATES HEALTH & LIFE CO	0.0386	226	12,159	\$1,272,105	\$18,157	\$469,742	\$72,518	38.35
115	CENTRAL UNITED LIFE INSURANCE CO*	0.0098	327	1,088	\$321,999	\$1,613	\$242,369	\$28,905	75.77
116	CERTIFIED LIFE INS CO	0.0002	497	55	\$6,705	\$635	\$12,805	\$389	197.46
117	CHARTER NATIONAL LIFE INSURANCE CO*	0.0362	234	230	\$1,183,770	\$0	\$995,902	\$2,696	83.42
118	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	0.0239	261	8,562	\$788,050	\$0	\$277,584	\$40,540	35.22
119	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0002	503	35	\$5,277	\$574	\$3,500	\$497	77.20
120	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0026	402	788	\$84,551	\$0	\$71,326	\$2,352	84.36
121	CHRISTIAN MUTUAL LIFE INS CO	0.0001	510	23	\$3,589	\$196	\$2,032	\$71	62.08
122	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0004	480	94	\$12,619	\$2,075	\$66,362	\$801	542.33
123	CHUBB LIFE INS CO OF AM	1.1122	20	4,195	\$36,645,811	\$4,760	\$2,501,385	\$838,810	6.84
124	CHUBB SOVEREIGN LIFE INS CO	0.0298	247	907	\$981,809	\$0	\$1,837,291	\$160,911	166.76
125	CIGNA LIFE INSURANCE COMPANY	0.0986	145	50	\$3,248,882	\$0	\$50,000	\$0	1.54
126	CINCINNATI LIFE INSURANCE COMPANY THE	0.0411	216	3,995	\$1,353,150	\$0	\$597,591	\$181,602	44.16
127	CITICORP LIFE INSURANCE CO	0.0004	472	552	\$14,743	\$0	\$26,093	\$4,098	176.99
128	CITIZENS SECURITY LIFE INS CO	0.0014	433	262	\$46,137	\$0	\$9,020	\$1,419	19.55
129	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0079	344	1,012	\$259,885	\$34,564	\$308,152	\$18,279	131.87
130	COLONIAL LIFE & ACCIDENT INS CO	0.0313	243	4,817	\$1,030,949	\$0	\$430,427	\$133,376	41.75
131	COLONIAL PENN LIFE INSURANCE CO	0.0202	270	7,362	\$664,447	\$0	\$1,289,814	\$11,050	194.12
132	COLORADO BANKERS LIFE INS CO*	0.0048	368	443	\$156,983	\$0	\$34,303	\$11,576	21.85
133	COLUMBIA UNIVERSAL LIFE INS CO	0.0049	366	1,929	\$160,122	\$108	\$366,358	\$11,421	228.87
134	COLUMBIAN LIFE INSURANCE COMPANY	0.0002	502	129	\$5,603	\$0	\$0	\$2,215	0.00
135	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0100	324	64	\$329,601	\$18,763	\$7,529	\$2,864	7.98
136	COLUMBUS LIFE INSURANCE CO	0.0153	296	761	\$504,519	\$61,158	\$295,519	\$45,595	70.70
137	COMBINED INSURANCE CO OF AMERICA	0.0807	165	20,444	\$2,658,886	\$0	\$1,678,929	\$124,196	63.14
138	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0420	215	1,554	\$1,384,855	\$0	\$1,070,382	\$137,349	77.29
139	COMMONWEALTH LIFE INSURANCE COMPANY	0.0624	184	8,133	\$2,056,969	\$1,277	\$1,939,923	\$219,580	94.37
140	COMMONWEALTH NATIONAL LIFE INS CO	0.0000	543	10	\$499	\$0	\$0	\$0	0.00
141	COMMUNITY NATIONAL ASSURANCE COMPANY	0.0183	289	116	\$538,449	\$0	\$356,581	\$2,742	66.22
142	COMPANION LIFE INSURANCE COMPANY*	0.0000	552	0	\$0	\$0	\$4,900	\$0	N/A
143	CONESTOGA LIFE ASSURANCE COMPANY	0.0000	552	24	\$0	\$0	\$62,744	\$0	N/A
144	CONGRESS LIFE INSURANCE COMPANY	0.0027	400	276	\$89,252	\$0	\$47,506	\$1,026	53.23
145	CONNECTICUT GENERAL LIFE INS CO	2.4110	8	11,221	\$79,440,091	\$17,078,082	\$21,869,676	\$2,277,498	49.03
146	CONNECTICUT NATIONAL LIFE INS CO*	0.0159	291	886	\$524,947	\$0	\$3,084,196	\$63,563	597.53
147	CONSTITUTION LIFE INSURANCE COMPANY	0.0027	398	821	\$90,187	\$10,332	\$117,929	\$8,869	142.22
148	CONSUMERS LIFE INSURANCE COMPANY	0.0000	531	1	\$1,190	\$0	\$0	\$80	0.00
149	CONTINENTAL ASSURANCE COMPANY	0.0367	232	3,109	\$1,210,678	\$168,509	\$3,325,929	\$54,856	288.63
150	CONTINENTAL GENERAL INSURANCE CO	0.0346	237	1,161	\$1,140,609	\$0	\$622,039	\$56,874	54.54
151	CONTINENTAL LIFE AND ACCIDENT CO*	0.0015	425	152	\$50,525	\$21	\$53,951	\$5,034	106.82
152	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0008	452	84	\$25,816	\$0	\$551	\$435	2.13
153	CONTINENTAL LIFE INSURANCE COMPANY	0.0001	512	19	\$3,122	\$0	\$0	\$137	0.00
154	CONTINENTAL WESTERN LIFE INS CO	0.0435	212	3,543	\$1,432,707	\$145	\$1,795,521	\$219,180	125.33
155	COUNTRY INVESTORS LIFE ASSUR CO	0.0086	335	398	\$283,181	\$0	\$379,110	\$22,141	133.88
156	COUNTRY LIFE INSURANCE COMPANY	0.0596	189	8,586	\$1,962,937	\$778,017	\$1,171,816	\$274,573	99.33
157	COVA FINANCIAL SERVICES LIFE INS CO	1.4094	17	6,666	\$46,438,183	\$0	\$27,816,236	\$2,637	59.90
158	CROATIAN CATHOLIC UNION OF USA	0.0001	522	164	\$2,120	\$452	\$3,000	\$20	162.83
159	CROATIAN FRATERNAL UNION OF AMERICA	0.0009	446	812	\$29,883	\$18,057	\$37,191	\$3,985	184.88

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
160	CROWN LIFE INSURANCE COMPANY*	0.0859	158	2,129	\$2,831,504	\$677,000	\$5,844,527	\$222,730	230.32
161	CSA FRATERNAL LIFE	0.0023	408	737	\$74,246	\$7,578	\$210,896	\$4,028	294.26
162	CUNA MUTUAL INSURANCE SOCIETY	0.0149	298	1,513	\$491,794	\$35,510	\$925,155	\$11,336	195.34
163	CUNA MUTUAL LIFE INSURANCE COMPANY	0.2201	99	5,705	\$7,250,623	\$204,963	\$3,351,138	\$185,352	49.05
164	DEGREE OF HONOR PROTECTIVE ASSOC	0.0027	399	965	\$90,064	\$7,009	\$236,997	\$5,512	270.93
165	DELTA LIFE AND ANNUITY COMPANY*	0.1834	109	62	\$6,043,492	\$0	\$4,412,934	\$1,607	73.02
166	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.0061	356	600	\$199,509	\$84	\$107,284	\$3,822	53.82
167	EMPIRE GENERAL LIFE ASSURANCE CORP	0.0187	278	363	\$614,899	\$0	\$250,000	\$127,507	40.66
168	EMPIRE LIFE INS CO*	0.0000	552	0	\$0	\$0	\$16,202	\$0	N/A
169	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0007	455	312	\$23,779	\$1,040	\$65,448	\$2,125	279.61
170	EMPLOYERS LIFE INS CO OF WAUSAU	0.0039	378	518	\$129,843	\$15,280	\$320,708	\$5,913	258.76
171	EMPLOYERS MODERN LIFE COMPANY	0.0141	303	2,107	\$464,696	\$7,696	\$579,320	\$57,710	126.32
172	EQUITABLE LIFE & CASUALTY INS CO	0.0143	301	1,626	\$472,585	\$0	\$224,993	\$8,548	47.61
173	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.3240	75	29,747	\$10,675,865	\$5,958,203	\$40,474,904	\$954,093	434.94
174	EQUITABLE LIFE INSURANCE CO OF IOWA	0.2039	104	4,551	\$6,718,745	\$457,688	\$2,954,845	\$128,908	50.79
175	EQUITABLE OF COLORADO INC THE	0.3587	64	5,267	\$11,818,543	\$0	\$3,263,454	\$904,766	27.61
176	EQUITABLE RESERVE ASSOCIATION	0.0004	476	514	\$13,314	\$20,631	\$46,758	\$1,641	506.15
177	EQUITABLE VARIABLE LIFE INS CO	0.8450	29	18,854	\$27,841,113	\$0	\$28,283,322	\$3,102,498	101.59
178	FAMILY BENEFIT LIFE INSURANCE CO	0.0676	177	4,039	\$2,228,540	\$99,801	\$1,959,045	\$123,056	92.39
179	FAMILY LIFE INSURANCE COMPANY*	0.0369	231	4,355	\$1,217,269	\$0	\$806,400	\$125,864	66.25
180	FAMILY SERVICE LIFE INS CO	0.0124	311	3,090	\$407,469	\$0	\$861,291	\$4,483	211.38
181	FARM BUREAU LIFE INS CO OF MISSOURI	0.5208	46	48,645	\$17,160,279	\$2,184,250	\$8,691,777	\$1,738,927	63.38
182	FARMERS AND TRADERS LIFE INS CO	0.0020	413	208	\$66,639	\$11,476	\$42,614	\$0	81.17
183	FARMERS NEW WORLD LIFE INSURANCE CO	0.5741	41	50,824	\$18,916,502	\$0	\$5,045,250	\$2,697,919	26.67
184	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0497	199	1,974	\$1,636,642	\$0	\$3,621,254	\$44,851	221.26
185	FEDERAL KEMPER LIFE ASSURANCE CO	0.2353	94	8,655	\$7,753,674	\$506	\$14,257,500	\$1,515,145	183.89
186	FEDERAL LIFE INSURANCE CO MUTUAL	0.0011	442	455	\$36,349	\$8,833	\$91,436	\$3,478	275.85
187	FEDERATED LIFE INSURANCE COMPANY	0.1100	140	2,514	\$3,623,557	\$0	\$2,357,327	\$318,435	65.06
188	FIDELITY AND GUARANTY LIFE INS CO*	0.1474	123	4,157	\$4,855,740	\$16,858	\$17,436,880	\$184,019	359.45
189	FIDELITY INVESTMENTS LIFE INS CO	0.4728	52	308	\$15,577,830	\$0	\$1,325,236	\$33	8.51
190	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.0046	370	923	\$152,699	\$46,362	\$212,187	\$27,360	169.32
191	FIDELITY SECURITY LIFE INSURANCE CO*	0.0215	266	5,784	\$707,288	\$0	\$1,267,093	\$40,415	181.98
192	FIDELITY STANDARD LIFE INSURANCE CO	0.0000	552	0	\$0	\$0	\$110,976	\$0	N/A
193	FINANCIAL ASSURANCE INCORPORATED	0.0000	547	2	\$216	\$0	\$0	\$28	0.00
194	FINANCIAL BENEFIT LIFE INSURANCE CO	0.0351	236	0	\$1,155,510	\$0	\$1,802,852	\$0	156.02
195	FINANCIAL SECURITY LIFE INS CO	0.0017	423	167	\$55,489	\$1,712	\$75,459	\$2,369	139.07
196	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.0314	242	1,741	\$1,035,753	\$430,968	\$1,135,702	\$36,087	151.26
197	FIRST CATHOLIC SLOVAK UNION OF USA & CN	0.0001	526	101	\$1,685	\$0	\$7,253	\$214	430.45
198	FIRST COLONY LIFE INSURANCE COMPANY	0.3820	61	15,758	\$12,587,798	\$0	\$21,581,641	\$2,953,780	171.45
199	FIRST DELAWARE LIFE INS CO	0.0013	435	191	\$42,307	\$0	\$45,832	\$15,336	108.33
200	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0317	241	533	\$1,045,588	\$1,080	\$187,808	\$16,694	18.07
201	FIRST NATIONAL LIFE INS CO OF AMERICA	0.0107	320	1,380	\$351,339	\$0	\$224,700	\$24,763	63.96
202	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.0848	160	1,799	\$2,792,476	\$0	\$2,258,838	\$300,677	259.94
203	FIRST PROVIDENT LIFE & HEALTH INS CO	0.0009	445	117	\$30,788	\$0	\$18,578	\$503	60.38
204	FIRST TRANSAMERICA LIFE INSURANCE CO	0.0005	467	2	\$15,540	\$0	\$0	\$1,500	0.00
205	FIRST VARIABLE LIFE INSURANCE CO	0.0053	362	530	\$176,183	\$0	\$1,731,341	\$0	982.69
206	FLORISTS LIFE INSURANCE COMPANY	0.0020	418	43	\$64,627	\$0	\$239,710	\$236	370.91
207	FOREMOST LIFE INSURANCE COMPANY	0.0000	552	23	\$0	\$0	\$0	\$92	N/A
208	FORETHOUGHT LIFE INSURANCE COMPANY	0.0061	355	2,869	\$200,367	\$0	\$882,272	\$9,823	440.33
209	FORT DEARBORN LIFE INS CO	0.0045	372	699	\$148,273	\$0	\$82,273	\$3,310	55.12
210	FORTIS BENEFITS INSURANCE COMPANY	0.1361	131	2,501	\$4,484,222	\$16,998	\$2,078,673	\$186,103	46.73
211	FRANKLIN LIFE INSURANCE COMPANY	0.5064	48	42,560	\$16,683,799	\$3,682,901	\$14,212,528	\$1,285,618	107.26
212	GARDEN STATE LIFE INSURANCE COMPANY*	0.0102	322	625	\$335,864	\$0	\$201,343	\$76,430	59.95
213	GENERAL AMERICAN LIFE INSURANCE CO	0.3915	5	78,006	\$101,860,065	\$20,546,115	\$86,809,109	\$6,001,339	105.39
214	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0382	227	839	\$1,259,433	\$0	\$3,963,568	\$9,742	314.71
215	GENERAL FIDELITY LIFE INSURANCE CO	0.0030	393	1,659	\$98,341	\$0	\$127,985	\$7,513	130.14
216	GENERAL LIFE INSURANCE COMPANY	0.0020	419	15	\$64,325	\$0	\$0	\$5,685	0.00
217	GEORGIA INTERNATIONAL LIFE INS CO	0.0004	482	76	\$11,613	\$865	\$35,582	\$1,042	313.85
218	GERBER LIFE INSURANCE COMPANY	0.0396	223	21,859	\$1,304,021	\$0	\$198,752	\$185,107	15.24
219	GERMANTOWN LIFE INSURANCE COMPANY	0.0000	552	5	(\$4,598)	\$0	\$0	\$10	N/A
220	GLENBROOK LIFE AND ANNUITY COMPANY	0.6517	37	1,828	\$21,473,583	\$0	\$2,134,892	\$0	9.94
221	GLOBE LIFE AND ACCIDENT INS CO	0.1858	107	110,007	\$6,121,120	\$6,900	\$2,213,561	\$749,339	36.28
222	GOLDEN AMERICAN LIFE INS CO	0.0051	365	12	\$167,997	\$0	\$602,820	\$0	358.83
223	GOLDEN RULE INSURANCE COMPANY	0.1554	117	3,590	\$5,121,258	\$13,359	\$698,215	\$230,083	13.89
224	GOLDEN STATE MUTUAL LIFE INS CO	0.0001	508	48	\$4,095	\$3	\$394	\$149	9.69
225	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.0086	336	928	\$282,445	\$81,964	\$331,699	\$24,125	146.46
226	GRANGE LIFE INSURANCE COMPANY	0.0007	457	21	\$22,515	\$0	\$5,076	\$1,425	22.54
227	GREAT AMERICAN LIFE INSURANCE CO	0.1519	121	1,870	\$5,003,887	\$0	\$3,045,629	\$1,467	60.87
228	GREAT AMERICAN RESERVE INS CO	0.0282	251	2,499	\$929,929	\$55,159	\$2,360,388	\$93,696	259.75
229	GREAT NORTHERN INSURED ANNUITY CORP	0.0026	401	73	\$84,981	\$0	\$145,334	\$0	171.02
230	GREAT SOUTHERN LIFE INSURANCE CO	0.0689	176	3,277	\$2,270,215	\$564	\$830,973	\$213,217	36.63
231	GREAT WEST LIFE & ANNUITY INS CO*	0.0804	188	1,091	\$1,991,337	\$579,152	\$8,668,198	\$124,836	363.94
232	GREAT WEST LIFE ASSURANCE COMPANY*	0.0454	208	2,639	\$1,495,085	\$0	\$1,222,756	\$166,202	81.79
233	GREATER BENEFICIAL UNION OF PITTSBURGH	0.0051	364	501	\$169,671	\$4,586	\$68,215	\$2,040	42.91
234	GRINNELL LIFE INSURANCE COMPANY	0.0090	329	155	\$297,629	\$2,875	\$27,156	\$11,140	10.09
235	GUARANTEE LIFE INSURANCE COMPANY	0.0148	299	2,713	\$488,353	\$186,035	\$525,715	\$37,339	145.74
236	GUARANTEE PROTECTIVE LIFE COMPANY	0.0005	468	145	\$15,153	\$0	\$80,676	\$576	532.41
237	GUARANTEE RESERVE LIFE INSURANCE CO	0.0752	169	9,449	\$2,478,943	\$0	\$1,113,966	\$36,128	44.94
238	GUARANTEE TRUST LIFE INSURANCE CO*	0.0237	262	13,210	\$781,195	\$0	\$601,759	\$113,030	77.03

1996 LIFE INSURANCE  
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239	GUARANTY INCOME LIFE INSURANCE CO	0.0067	351	663	\$221,348	\$2,229	\$848,342	\$14,124	384.27
240	GUARANTY NATIONAL LIFE INSURANCE CO	0.0001	518	28	\$2,782	\$0	\$6,144	\$74	220.85
241	GUARDIAN INSURANCE & ANNUITY CO INC	0.0876	154	1,589	\$2,884,775	\$0	\$4,430,870	\$55,885	153.59
242	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.2736	81	7,401	\$9,015,686	\$2,536,493	\$4,421,636	\$666,431	77.18
243	HARTFORD LIFE AND ACCIDENT INS CO*	0.1113	138	625	\$3,666,890	\$314	\$2,080,629	\$160,102	56.75
244	HARTFORD LIFE INSURANCE COMPANY	3.5283	2	22,529	\$116,251,083	\$6,647,417	\$41,738,207	\$1,795,762	41.62
245	HARVEST LIFE INSURANCE COMPANY THE	0.0462	206	1,413	\$1,521,076	\$0	\$1,554,376	\$26,750	102.19
246	HERITAGE LIFE INSURANCE COMPANY	0.0007	456	749	\$23,343	\$0	\$36,345	\$5,647	155.70
247	HOME OWNERS LIFE INSURANCE COMPANY	0.0000	550	2	\$91	\$0	\$0	\$14	0.00
248	HOMESTEADERS LIFE COMPANY	0.0139	306	7,695	\$459,357	(\$1,390)	\$631,258	\$10,534	137.12
249	HORACE MANN LIFE INSURANCE COMPANY	0.0613	185	3,112	\$2,021,273	\$26,086	\$1,277,100	\$66,538	64.47
250	HOUSEHOLD LIFE INSURANCE COMPANY	0.0123	312	296	\$406,287	\$0	\$0	\$5,863	0.00
251	HUMANA INSURANCE COMPANY	0.0000	552	1	\$0	\$0	\$0	\$1	N/A
252	IDEALIFE INSURANCE COMPANY	0.0056	361	969	\$184,461	\$0	\$213,193	\$15,002	115.58
253	IDS LIFE INSURANCE COMPANY	1.9677	13	25,667	\$64,830,995	\$0	\$49,288,425	\$864,660	76.03
254	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0373	230	1,946	\$1,228,742	\$37,994	\$865,685	\$111,323	73.55
255	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.0005	471	10	\$15,000	\$0	\$0	\$661	0.00
256	INDEPENDENT ORDER OF FORESTERS THE	0.0815	164	5,852	\$2,684,168	\$286,164	\$3,263,536	\$210,445	132.25
257	INDIANAPOLIS LIFE INSURANCE CO	0.0588	190	2,939	\$1,937,933	\$542,385	\$1,529,478	\$166,629	106.91
258	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0112	316	3,239	\$369,388	\$0	\$920,337	\$37,031	249.15
259	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0001	505	0	\$4,702	\$336	\$13,596	\$0	296.30
260	INTEGON LIFE INSURANCE CORPORATION*	0.0099	325	1,882	\$325,475	\$8,307	\$574,206	\$44,246	178.97
261	INTEGRITY LIFE INS CO	0.0730	171	875	\$2,404,686	\$0	\$5,671,538	\$32,472	235.85
262	INTER STATE ASSURANCE COMPANY	0.0834	161	1,451	\$2,747,155	\$0	\$1,561,258	\$108,921	56.83
263	INTERCONTINENTAL LIFE INSURANCE CO	0.0006	459	47	\$21,221	\$0	\$82,503	\$963	368.78
264	INTERNATIONAL FINANCIAL SERVICES LIFE	0.0039	379	830	\$129,508	\$0	\$397,341	\$20,654	306.81
265	INTRAMERICA LIFE INSURANCE COMPANY	0.0001	507	36	\$4,553	\$0	\$253	\$64	5.56
266	INVESTORS GUARANTY LIFE INS CO	0.0066	352	537	\$218,259	\$0	\$55,918	\$13,572	25.62
267	INVESTORS HERITAGE LIFE INSURANCE CO	0.0019	420	337	\$62,451	\$137	\$68,556	\$1,563	110.00
268	INVESTORS INSURANCE CORPORATION	0.0326	238	660	\$1,073,907	\$405	\$1,445,652	\$565	134.65
269	INVESTORS LIFE INS CO OF NEBRASKA	0.0404	220	2,988	\$1,332,306	\$933	\$418,789	\$328,438	31.50
270	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0265	257	2,593	\$872,873	\$2,427	\$2,399,064	\$114,915	275.12
271	INVESTORS LIFE INSURANCE CO OF INDIANA	0.0004	478	42	\$13,059	\$0	\$5,436	\$2,273	41.63
272	ITT HARTFORD LIFE AND ANNUITY INS CO	5.9978	1	13,865	\$197,618,153	\$211	\$13,047,038	\$193,688	6.60
273	J C PENNEY LIFE INSURANCE COMPANY	0.0477	203	8,453	\$1,571,932	\$0	\$927,910	\$65,334	59.03
274	JACKSON NATIONAL LIFE INSURANCE CO	2.2766	11	60,225	\$75,009,763	\$0	\$92,601,976	\$4,963,264	123.45
275	JEFFERSON PILOT LIFE INS CO	0.1515	122	7,198	\$4,990,138	\$102,078	\$6,059,791	\$453,593	123.48
276	JOHN ALDEN LIFE INSURANCE CO	0.1808	111	3,992	\$5,957,456	\$0	\$4,872,001	\$79,379	81.78
277	JOHN HANCOCK LIFE INS CO OF AMERICA	0.0000	552	156	\$0	\$0	\$519,185	\$9,094	N/A
278	JOHN HANCOCK MUTUAL LIFE INS CO	0.2285	95	45,495	\$7,529,791	\$4,423,542	\$13,780,428	\$766,693	241.76
279	JOHN HANCOCK VARIABLE LIFE INS CO	0.6178	38	7,498	\$20,354,960	\$170,558	\$2,809,055	\$762,504	14.64
280	KANAWHA INSURANCE COMPANY	0.0000	541	13	\$690	\$112	\$3,109	\$342	466.81
281	KANSAS CITY LIFE INSURANCE CO	0.5365	44	33,075	\$17,678,062	\$257,147	\$20,375,508	\$1,008,287	116.71
282	KEMPER INVESTORS LIFE INS CO	0.1399	128	3,029	\$4,609,470	\$0	\$18,084,468	\$45,784	392.33
283	KENTUCKY HOME MUTUAL LIFE INS CO	0.0046	371	725	\$152,513	\$150	\$61,918	\$13,287	40.70
284	KEYPORT LIFE INSURANCE COMPANY	0.3417	67	3,124	\$11,256,980	\$0	\$9,816,780	\$29,862	87.21
285	KNIGHTS OF COLUMBUS	0.4485	53	44,787	\$14,808,922	\$5,559,277	\$7,131,709	\$938,075	85.70
286	LAFAYETTE LIFE INSURANCE CO THE	0.0569	193	2,594	\$1,876,046	\$336,853	\$612,108	\$162,401	50.58
287	LAMAR LIFE INSURANCE COMPANY	0.0081	342	388	\$265,647	\$0	\$219,489	\$52,575	82.62
288	LEWER LIFE INSURANCE COMPANY	0.0001	521	14	\$2,335	\$0	\$62,784	\$5	2688.82
289	LIBERTY LIFE ASSUR CO OF BOSTON	0.2260	96	3,438	\$7,445,571	\$220,469	\$5,442,499	\$129,968	76.06
290	LIBERTY LIFE INSURANCE COMPANY*	0.0703	174	5,333	\$2,315,697	\$2,495	\$1,328,808	\$287,377	57.49
291	LIBERTY NATIONAL LIFE INSURANCE CO	0.0189	276	2,009	\$622,160	\$164	\$205,320	\$72,019	33.03
292	LIFE & HEALTH INS CO OF AMERICA*	0.0119	314	7,028	\$392,626	\$6,725	\$283,784	\$13,141	73.99
293	LIFE INS CO OF THE SOUTHWEST	0.0361	235	103	\$1,187,815	\$0	\$1,713,334	\$13,290	144.24
294	LIFE INSURANCE CO OF GEORGIA	0.0021	409	538	\$70,599	\$99	\$218,140	\$6,631	309.12
295	LIFE INSURANCE CO OF NORTH AMERICA	0.0040	377	494	\$132,226	\$0	\$2,761,282	\$8,846	2088.30
296	LIFE INSURANCE COMPANY OF ILLINOIS	0.0000	537	7	\$919	\$0	\$4,917	\$49	535.04
297	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.4122	57	3,994	\$13,580,639	\$0	\$11,101,928	\$379,947	81.75
298	LIFE INVESTORS INS CO OF AMERICA	0.0768	167	6,008	\$2,522,572	\$60,191	\$2,924,506	\$257,523	118.32
299	LIFE OF MARYLAND INC	0.0003	488	17	\$8,405	\$0	\$123,524	\$933	1469.65
300	LIFEUSA INSURANCE COMPANY	0.5225	45	6,901	\$17,216,734	\$0	\$9,302,208	\$135,756	54.03
301	LINCOLN AMERICAN LIFE INSURANCE CO	0.0008	451	213	\$25,851	\$1,110	\$15,640	\$3,890	64.79
302	LINCOLN BENEFIT LIFE COMPANY	0.8215	30	37,216	\$27,068,671	\$7,740	\$23,372,824	\$1,221,101	86.37
303	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0883	153	16,859	\$2,909,029	\$54,261	\$1,984,476	\$74,827	70.08
304	LINCOLN LIBERTY LIFE INSURANCE CO*	0.0014	428	81	\$47,737	\$0	\$426,022	\$6,657	892.44
305	LINCOLN LIFE AND CASUALTY COMPANY*	0.0012	437	411	\$40,597	\$620	\$204,727	\$1,935	505.82
306	LINCOLN MEMORIAL LIFE INSURANCE CO	0.3840	60	22,221	\$12,653,081	\$0	\$3,933,115	\$55,243	31.08
307	LINCOLN MUTUAL LIFE INSURANCE CO	0.0318	240	4,511	\$1,046,315	\$154,133	\$632,834	\$90,509	75.21
308	LINCOLN NATIONAL LIFE INSURANCE CO*	2.3561	9	36,304	\$77,629,620	\$366,730	\$64,513,464	\$900,694	83.58
309	LONDON PACIFIC LIFE & ANNUITY COMPANY	0.0040	376	214	\$132,726	\$5,317	\$562,145	\$5,623	427.54
310	LONE STAR LIFE INSURANCE COMPANY*	0.0031	391	610	\$101,827	\$0	\$111,373	\$8,863	109.37
311	LOYAL AMERICAN LIFE INSURANCE CO	0.0193	274	3,010	\$637,185	\$2,028	\$647,372	\$47,571	101.92
312	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0005	460	168	\$17,503	\$1,382	\$53,830	\$927	315.44
313	LOYALTY LIFE INSURANCE COMPANY	0.0215	265	1,117	\$708,692	\$11,656	\$2,564,014	\$61,901	362.93
314	LUTHERAN BROTHERHOOD	0.6834	36	18,178	\$22,517,974	\$2,050,428	\$11,758,378	\$705,450	61.32
315	LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	0.0611	186	1,480	\$2,012,434	\$47	\$2,491,697	\$34,541	123.82
316	MADISON NATIONAL LIFE INSURANCE CO INC	0.0030	394	319	\$97,929	\$270	\$123,772	\$6,536	126.67
317	MANHATTAN LIFE INSURANCE COMPANY	0.0244	260	1,238	\$804,881	\$81,439	\$525,263	\$60,891	75.38

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
318	MANHATTAN NATIONAL LIFE INS CO	0.0398	222	1,659	\$1,310,072	\$16	\$1,543,393	\$320,216	117.81
319	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.1203	136	3,656	\$3,963,912	\$0	\$6,498,083	\$940,198	163.93
320	MANUFACTURERS LIFE INS CO OF AMERICA TH	0.0571	192	152	\$1,882,034	\$0	\$32,635	\$57,824	1.73
321	MANUFACTURERS LIFE INSURANCE CO	0.3556	65	0	\$11,715,968	\$2,246,967	\$6,550,762	\$0	75.09
322	MASSACHUSETTS GENERAL LIFE INS CO	0.1387	129	4,795	\$4,570,021	\$27,990	\$3,280,777	\$303,395	72.40
323	MASSACHUSETTS MUTUAL LIFE INS CO	1.5789	15	56,603	\$52,023,189	\$15,820,624	\$32,632,784	\$2,680,112	93.14
324	MBL LIFE ASSURANCE CORPORATION	0.0492	201	5,192	\$1,620,083	\$0	\$4,180,324	\$154,348	258.03
325	MEDICAL LIFE INSURANCE COMPANY	0.0002	489	7	\$7,740	\$0	\$100,000	\$55	1291.99
326	MEDICO LIFE INSURANCE COMPANY	0.0057	360	525	\$186,964	\$409	\$66,736	\$2,165	35.91
327	MEGA LIFE AND HEALTH INS CO THE	0.0207	268	2,272	\$681,211	\$8,833	\$1,247,554	\$112,317	184.43
328	MEMBER SERVICE LIFE INSURANCE COMPANY	0.0000	552	9,475	(\$279,580)	\$0	\$482,691	\$46,533	-1.76
329	MEMBERS LIFE INSURANCE COMPANY	0.0003	483	79	\$11,118	\$0	\$19,806	\$1,128	178.14
330	MERIT LIFE INSURANCE CO	0.0300	245	5,315	\$987,459	\$91	\$253,540	\$51,013	25.69
331	MERRILL LYNCH LIFE INS CO	0.2105	101	2,006	\$6,935,143	\$0	\$8,418,531	\$154,978	121.39
332	METROPOLITAN INS AND ANNUITY CO	0.1599	116	12,502	\$5,269,067	\$0	\$9,459,189	\$942,387	179.52
333	METROPOLITAN LIFE INSURANCE COMPANY	3.3160	3	363,248	\$109,256,449	\$23,771,758	\$108,069,613	\$6,210,109	120.67
334	METROPOLITAN TOWER LIFE INSURANCE CO	0.0146	300	1,124	\$479,867	\$0	\$385,977	\$99,795	80.43
335	MID AMERICAN CENTURY LIFE INSURANCE CO	0.0001	519	24	\$2,637	\$0	\$28,420	\$508	1077.74
336	MID CONTINENT LIFE INSURANCE CO	0.0941	149	6,159	\$3,099,155	\$126,938	\$1,340,316	\$478,364	47.34
337	MID SOUTH INSURANCE COMPANY	0.0000	534	11	\$997	\$0	\$204,627	\$11	20524.27
338	MIDLAND LIFE INSURANCE COMPANY THE	0.0457	207	1,949	\$1,507,015	\$10,655	\$1,252,931	\$440,014	83.85
339	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0815	163	5,636	\$2,684,695	\$31,102	\$1,833,949	\$341,558	69.47
340	MIDWEST NATIONAL LIFE INS CO OF TN	0.0126	309	560	\$414,360	\$325	\$87,426	\$25,087	21.18
341	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0028	397	288	\$90,737	\$5,978	\$178,437	\$9,911	203.24
342	MINISTERS LIFE INSURANCE CO THE*	0.0009	447	1	\$28,590	\$0	\$0	\$50	0.00
343	MINNESOTA MUTUAL LIFE INSURANCE CO	0.3650	63	5,784	\$12,025,869	\$1,187,495	\$6,733,350	\$566,241	65.87
344	MISSION LIFE INSURANCE COMPANY	0.0087	333	1,135	\$296,583	\$1,879	\$132,554	\$4,068	46.91
345	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0001	520	5	\$2,609	\$0	\$285	\$35	10.92
346	MML BAY STATE LIFE INS CO	0.1445	126	1,543	\$4,760,750	\$0	\$203,966	\$262,732	4.28
347	MODERN AMERICAN LIFE INSURANCE CO	0.0666	180	17,015	\$2,194,636	\$262,964	\$9,364,870	\$325,027	438.70
348	MODERN WOODMEN OF AMERICA	0.2404	92	29,284	\$7,921,929	\$905,800	\$6,021,320	\$568,462	87.44
349	MONITOR LIFE INSURANCE CO OF NY	0.0005	465	278	\$15,647	\$1,184	\$10,195	\$1,992	72.72
350	MONTGOMERY WARD LIFE INSURANCE CO	0.0184	279	2,176	\$605,272	\$0	\$322,131	\$18,165	53.22
351	MONUMENTAL LIFE INSURANCE COMPANY	0.3478	66	49,441	\$11,458,172	\$6,836	\$27,786,897	\$420,018	242.57
352	MONEY LIFE INS CO OF AMERICA	0.1785	113	1,539	\$5,880,035	\$0	\$1,624,301	\$72,001	27.62
353	MOUNTAIN LIFE INSURANCE COMPANY	0.0036	384	149	\$117,796	\$0	\$94,000	\$19,688	79.80
354	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0004	481	40	\$12,470	\$0	\$134	\$778,600	1.07
355	MUTUAL LIFE INSURANCE CO OF NY*	0.2465	89	14,996	\$8,122,851	\$3,027,736	\$5,726,590	\$673,750	107.77
356	MUTUAL OF AMERICA LIFE INSURANCE CO	0.0705	173	25	\$2,323,004	\$4,224	\$3,672,775	\$366	158.29
357	MUTUAL SERVICE LIFE INSURANCE CO*	0.0005	470	79	\$15,031	\$2,941	\$20,181	\$3,411	153.83
358	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0634	182	1,394	\$2,088,398	\$429,934	\$620,854	\$86,312	50.32
359	NACOLAH LIFE INS CO	0.0182	280	1,815	\$601,039	\$0	\$663,049	\$106,954	110.32
360	NATIONAL BENEFIT LIFE INSURANCE CO	0.0159	292	9,013	\$524,642	\$0	\$255,350	\$105,262	48.67
361	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.0004	479	149	\$12,770	\$8,564	\$9,701	\$243	143.03
362	NATIONAL FARMERS UNION LIFE INS CO	0.0003	496	97	\$10,355	\$990	\$46,319	\$2,182	456.87
363	NATIONAL FIDELITY LIFE INSURANCE CO	0.0281	252	4,868	\$927,052	\$84,734	\$1,791,061	\$50,733	202.34
364	NATIONAL FOUNDATION LIFE INS CO	0.0017	424	345	\$55,181	\$211	\$4,024	\$5,464	7.67
365	NATIONAL FRATERNAL SOCIETY/DEAF	0.0000	536	78	\$969	\$0	\$2,760	\$101	284.83
366	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0002	500	98	\$5,803	\$0	\$93	\$385	1.60
367	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0193	275	611	\$636,499	\$26,553	\$1,050,640	\$24,293	169.24
368	NATIONAL LIFE INSURANCE COMPANY	0.2376	93	5,231	\$7,827,334	\$3,328,239	\$6,340,083	\$443,766	123.52
369	NATIONAL SLOVAK SOCIETY OF THE USA	0.0005	466	0	\$15,590	\$74	\$93,857	\$0	602.51
370	NATIONAL STATES INSURANCE COMPANY	0.0083	341	975	\$273,287	\$0	\$26,047	\$8,143	9.53
371	NATIONAL TRAVELERS LIFE COMPANY	0.0726	172	7,549	\$2,390,866	\$91,415	\$1,613,865	\$274,103	71.32
372	NATIONAL WESTERN LIFE INSURANCE CO	0.2258	97	7,078	\$7,440,010	\$12,607	\$4,099,614	\$101,574	159.27
373	NATIONWIDE LIFE AND ANNUITY INS CO	0.3072	78	184	\$10,121,851	\$0	\$387,511	\$0	3.83
374	NATIONWIDE LIFE INSURANCE CO	2.8397	7	15,413	\$93,564,949	\$54,445	\$23,459,564	\$81,940	25.13
375	NETWORK AMERICA LIFE INSURANCE COMPANY	0.0031	390	155	\$102,471	\$0	\$51,000	\$1,007	49.77
376	NEW AMERICAN LIFE INSURANCE CO	0.2125	100	14,118	\$7,002,689	\$54,997	\$6,673,858	\$510,481	96.09
377	NEW ENGLAND LIFE INSURANCE COMPANY	0.2459	90	2,187	\$8,101,182	\$0	\$1,286,399	\$391,943	15.88
378	NEW ERA LIFE INS CO OF THE MIDWEST*	0.0004	473	198	\$14,094	\$0	\$33,532	\$643	237.92
379	NEW YORK LIFE INS & ANNUITY CORPORATION	0.7951	31	18,584	\$26,197,298	\$0	\$31,021,504	\$1,068,225	118.41
380	NEW YORK LIFE INSURANCE COMPANY	1.2423	18	87,904	\$40,933,186	\$19,457,748	\$42,222,437	\$3,911,749	150.69
381	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.1276	135	3,985	\$4,203,524	\$0	\$2,957,722	\$840,263	70.36
382	NORTH AMERICAN INSURANCE COMPANY	0.0001	514	7	\$2,873	\$0	\$0	\$28	0.00
383	NORTH AMERICAN SECURITY LIFE INS CO	1.0983	21	4,886	\$36,188,779	\$0	\$21,131,341	\$0	58.39
384	NORTH CAROLINA MUTUAL LIFE INS CO	0.0002	501	112	\$5,715	\$1,065	\$5,649	\$238	117.48
385	NORTH WEST LIFE ASSUR CO OF CANADA	0.0000	535	14	\$981	\$0	\$16,398	\$520	1671.56
386	NORTHBROOK LIFE INSURANCE COMPANY	0.0073	348	67	\$241,677	\$0	\$1,467,999	\$2,795	607.42
387	NORTHERN LIFE INSURANCE COMPANY	0.1665	115	4,300	\$5,487,434	\$7,983	\$1,415,051	\$70,620	25.93
388	NORTHWESTERN MUTUAL LIFE INS CO	3.0024	6	106,308	\$98,924,559	\$41,869,814	\$43,162,901	\$10,373,151	85.96
389	OAKRE LIFE INSURANCE COMPANY	0.0000	552	3,422	\$0	\$0	\$0	\$0	N/A
390	OCCIDENTAL LIFE INS CO OF NC	0.0059	358	1,009	\$195,842	\$4,176	\$1,581,218	\$24,467	809.53
391	OHIO LIFE INSURANCE COMPANY	0.0084	339	749	\$275,836	\$0	\$722,152	\$46,308	261.80
392	OHIO NATIONAL LIFE ASSURANCE CORP	0.1097	141	2,725	\$3,614,789	\$0	\$400,612	\$444,548	11.08
393	OHIO NATIONAL LIFE INS CO THE	0.1842	108	6,387	\$6,067,846	\$844,584	\$4,036,189	\$85,021	80.44
394	OHIO STATE LIFE INSURANCE CO THE	0.0866	156	5,001	\$2,851,791	\$5,412	\$1,631,542	\$396,823	57.40
395	OLD AMERICAN INSURANCE COMPANY	0.2468	88	35,080	\$8,131,661	\$0	\$5,295,232	\$129,833	65.12
396	OLD LINE LIFE INS CO OF AMERICA*	0.0872	155	6,585	\$2,872,391	\$1,513	\$1,987,308	\$578,231	68.54

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TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
397	OLD RELIANCE INSURANCE COMPANY	0.0004	477	54	\$13,184	\$48	\$15,972	\$409	121.51
398	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0180	281	3,910	\$592,657	\$0	\$128,804	\$154,759	21.73
399	OLD UNITED LIFE INSURANCE COMPANY	0.0246	258	6,652	\$810,394	\$0	\$202,756	\$61,662	25.02
400	OXFORD LIFE INSURANCE COMPANY	0.0000	552	54	\$0	\$0	\$67,848	\$645	N/A
401	OZARK NATIONAL LIFE INSURANCE CO	0.4956	50	49,885	\$16,327,790	\$155,189	\$5,499,558	\$1,609,668	34.63
402	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0285	250	2,002	\$938,475	\$0	\$1,748,044	\$185,162	186.26
403	PACIFIC GUARDIAN LIFE INS CO LTD	0.0002	504	7	\$5,074	\$196	\$6,500	\$1,767	131.97
404	PACIFIC MUTUAL LIFE INSURANCE CO	2.3527	10	5,118	\$77,517,884	\$168,410	\$9,011,275	\$1,527,392	11.84
405	PAINWEBBER LIFE INSURANCE CO	0.0000	552	22	\$0	\$0	\$47,997	\$0	N/A
406	PAN AMERICAN ASSURANCE CO	0.0211	267	989	\$695,733	\$0	\$433,359	\$106,239	62.29
407	PAN AMERICAN LIFE INSURANCE COMPANY	0.0073	349	856	\$241,496	\$87,917	\$600,732	\$16,943	285.16
408	PARAGON LIFE INSURANCE COMPANY	0.0107	318	712	\$353,974	\$0	\$232,064	\$48,111	65.56
409	PAUL REVERE LIFE INSURANCE CO	0.1542	118	4,171	\$5,080,509	\$0	\$306,217	\$7,632	6.03
410	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.0671	179	1,264	\$2,211,284	\$0	\$196,022	\$65,984	8.86
411	PEKIN LIFE INSURANCE COMPANY	0.0037	382	298	\$121,171	\$485	\$67,889	\$15,298	56.43
412	PENN INSURANCE & ANNUITY CO THE	0.0652	181	411	\$2,148,675	\$0	\$327,263	\$45,469	15.23
413	PENN MUTUAL LIFE INSURANCE CO THE	0.1108	139	8,614	\$3,650,521	\$840,423	\$5,058,013	\$413,132	161.58
414	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0272	256	2,716	\$897,182	\$0	\$528,396	\$66,201	58.90
415	PENSION LIFE INS CO OF AMERICA*	0.0000	551	1	\$67	\$0	\$0	\$6	0.00
416	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0006	458	321	\$21,226	\$330	\$11,690	\$1,920	56.63
417	PFL LIFE INSURANCE COMPANY	0.2608	85	24,587	\$8,592,909	\$81,940	\$19,577,630	\$163,323	228.79
418	PHARMACISTS LIFE INSURANCE COMPANY	0.0042	374	257	\$139,125	\$51	\$0	\$25,621	0.04
419	PHF LIFE INSURANCE COMPANY	0.0000	549	1	\$117	\$0	\$98,423	\$25	84122.22
420	PHILADELPHIA AMERICAN LIFE INS CO	0.0000	538	4	\$885	\$0	\$0	\$25	0.00
421	PHILADELPHIA LIFE INS CO	0.1281	133	5,422	\$4,221,741	\$8,098	\$1,946,812	\$384,772	46.31
422	PHILADELPHIA UNITED LIFE INS CO	0.0000	552	21	\$0	\$0	\$0	\$21	N/A
423	PHOENIX AMERICAN LIFE INS CO	0.0000	552	0	\$0	\$0	\$65,687	\$0	N/A
424	PHOENIX HOME LIFE MUTUAL INS CO	0.9211	26	18,667	\$30,348,420	\$8,323,971	\$17,019,780	\$2,455,699	83.51
425	PHYSICIANS LIFE INSURANCE COMPANY	0.1456	124	16,529	\$4,797,854	\$0	\$1,504,433	\$63,718	31.36
426	PIERCE NATIONAL LIFE INSURANCE CO	0.0830	162	15,113	\$2,736,148	\$2,771	\$1,785,978	\$41,278	65.37
427	PIONEER AMERICAN INSURANCE COMPANY	0.0021	410	166	\$69,523	\$0	\$0	\$9,241	0.00
428	PIONEER LIFE INSURANCE COMPANY	0.0673	178	4,270	\$2,218,184	\$0	\$958,196	\$40,378	43.20
429	PIONEER MUTUAL LIFE INS CO	0.0207	269	502	\$680,569	\$3,731	\$306,126	\$35,196	45.53
430	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0003	484	29	\$10,699	\$0	\$0	\$1,210	0.00
431	POLISH NATNL ALLIANCE OF THE US OF N. A	0.0021	412	1,838	\$67,708	\$30,578	\$79,066	\$6,164	161.94
432	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.0015	426	1,081	\$50,126	\$9,744	\$20,569	\$2,193	60.47
433	POLISH WOMENS ALLIANCE OF AMERICA	0.0000	540	113	\$722	\$565	\$2,440	\$138	416.20
434	PREFERRED LIFE INS CO OF NEW YORK	0.0000	552	0	\$0	\$0	\$1,171,551	\$0	N/A
435	PREFERRED RISK LIFE INSURANCE CO	0.0533	197	4,194	\$1,756,920	\$2,694	\$1,275,567	\$207,024	72.76
436	PRESIDENTIAL LIFE INSURANCE CO	0.0020	417	156	\$64,822	\$0	\$454,985	\$1,600	701.90
437	PRIMERICA LIFE INSURANCE COMPANY	0.5611	42	36,461	\$18,487,944	\$0	\$6,745,492	\$5,362,820	36.49
438	PRINCIPAL MUTUAL LIFE INS CO	0.9994	22	18,298	\$32,928,807	\$3,741,562	\$43,232,009	\$864,037	142.65
439	PROFESSIONAL INS CORPORATION	0.0003	485	50	\$10,374	\$0	\$0	\$1,196	0.00
440	PROTECTIVE LIFE INSURANCE COMPANY	0.4154	56	8,756	\$13,685,752	\$45,885	\$2,685,641	\$404,807	19.96
441	PROVIDENT INDEMNITY LIFE INS CO	0.0024	405	165	\$78,733	\$0	\$6,431	\$2,205	8.17
442	PROVIDENT LIFE AND ACCIDENT INS CO	0.3244	74	9,849	\$10,687,762	\$1,272	\$2,931,323	\$458,044	27.44
443	PROVIDENT LIFE AND CASUALTY INS CO	0.0001	524	7	\$1,711	\$0	\$0	\$56	0.00
444	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0905	151	4,279	\$2,981,063	\$485,830	\$2,103,179	\$222,211	86.85
445	PROVIDENT NATIONAL ASSURANCE CO	0.0000	552	13	\$0	\$0	\$672	\$0	N/A
446	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0001	517	14	\$2,837	\$0	\$910	\$73	32.08
447	PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	0.0273	254	193	\$900,991	\$785	\$1,173,572	\$1,297	130.35
448	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.5579	43	7,652	\$18,383,056	\$5,364	\$3,649,842	\$34,272	19.88
449	PRUCO LIFE INSURANCE COMPANY	0.7335	34	14,664	\$24,167,817	\$0	\$10,327,161	\$855,872	42.73
450	PRUDENTIAL INSURANCE CO OF AMERICA THE	3.1068	4	357,901	\$102,365,543	\$44,071,612	\$71,866,755	\$6,184,767	113.26
451	PRUDENTIAL SELECT LIFE INS CO OF AMER	0.0005	461	2	\$17,472	\$0	\$0	\$3,700	0.00
452	PYRAMID LIFE INSURANCE COMPANY	0.0177	283	4,859	\$583,858	\$3,509	\$645,971	\$42,989	111.24
453	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0443	210	14,650	\$1,460,646	\$19,719	\$3,003,713	\$580,042	206.99
454	RELIABLE LIFE INSURANCE COMPANY*	0.4936	51	232,979	\$16,263,785	\$51	\$8,920,525	\$809,822	54.85
455	RELiance STANDARD LIFE INSURANCE CO*	0.0174	286	3,459	\$573,322	\$1,594	\$1,082,086	\$10,146	189.02
456	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0440	211	6,857	\$1,450,677	\$160	\$1,175,664	\$171,728	81.05
457	RELIASTAR LIFE INSURANCE COMPANY	0.2521	86	8,619	\$8,305,616	\$252,678	\$3,652,570	\$491,688	47.02
458	RELIASTAR UNITED SERVICES LIFE INS CO	0.0496	200	3,361	\$1,633,409	\$76,753	\$3,710,783	\$203,631	231.88
459	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0014	434	249	\$44,495	\$0	\$63,734	\$8,759	143.24
460	RESERVE NATIONAL INSURANCE COMPANY	0.0032	389	931	\$104,771	\$0	\$135,351	\$5,342	129.19
461	RGA REINSURANCE COMPANY	0.0545	195	411	\$1,795,555	\$738,861	\$1,465,346	\$82,303	122.76
462	ROYAL ARCANUM SUPREME COUNCIL OF	0.0004	474	275	\$13,873	\$15,345	\$20,952	\$904	261.64
463	ROYAL LIFE INSURANCE CO OF AMERICA	0.0025	403	72	\$81,747	\$0	\$166,420	\$3,789	203.58
464	ROYAL MACCABEES LIFE INSURANCE CO	0.0427	214	1,948	\$1,406,183	\$48,973	\$1,096,930	\$147,385	81.49
465	ROYAL NEIGHBORS OF AMERICA	0.0196	272	13,567	\$644,546	\$200,728	\$1,048,709	\$73,810	193.85
466	RUSHMORE NATIONAL LIFE INSURANCE CO	0.0012	439	736	\$39,406	\$57,344	\$135,310	\$2,690	488.90
467	SAFECO LIFE INSURANCE COMPANY*	0.1076	143	5,886	\$3,544,066	\$433	\$5,045,890	\$301,221	142.39
468	SAFECO NATIONAL LIFE INS CO	0.0020	414	346	\$65,691	\$0	\$19,086	\$6,663	29.05
469	SEABOARD LIFE INSURANCE CO (USA)	0.0002	492	28	\$7,060	\$0	\$0	\$1,778	0.00
470	SECURA LIFE INSURANCE CO	0.0164	288	2,003	\$539,707	\$0	\$910,890	\$88,408	168.77
471	SECURITY BENEFIT LIFE INSURANCE CO	0.4027	58	11,674	\$13,268,078	\$284,533	\$1,912,278	\$224,052	16.56
472	SECURITY CONNECTICUT LIFE INS CO	0.1451	125	3,805	\$4,779,515	\$2,634	\$4,438,624	\$755,329	92.92
473	SECURITY EQUITY LIFE INSURANCE COMPANY	0.0969	147	100	\$3,193,507	\$0	\$155	\$5,272	0.00
474	SECURITY FIRST LIFE INS CO	0.8526	28	1,927	\$28,091,837	\$0	\$1,200,304	\$0	4.27
475	SECURITY LIFE INS CO OF AMERICA	0.0564	194	463	\$1,858,979	\$0	\$370,577	\$2,760	19.93

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
476	SECURITY LIFE OF DENVER INSURANCE CO*	0.3219	76	2,975	\$10,606,805	\$1,356,590	\$2,055,589	\$556,241	32.17
477	SECURITY MUTUAL LIFE INS CO OF NE	0.0176	284	1,373	\$578,479	\$147,101	\$1,116,411	\$81,974	218.42
478	SECURITY MUTUAL LIFE INS CO OF NY	0.0381	228	529	\$1,255,032	\$29,006	\$127,465	\$41,022	12.47
479	SENTINEL AMERICAN LIFE INSURANCE CO	0.0000	532	49	\$1,154	\$0	\$0	\$59	0.00
480	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0292	249	2,329	\$962,166	\$5,511	\$1,693,196	\$137,903	176.55
481	SETTLERS LIFE INSURANCE COMPANY	0.0001	513	6	\$2,929	\$0	\$0	\$143	0.00
482	SHELTER LIFE INSURANCE CO	0.5207	47	45,486	\$17,157,441	\$1,245,596	\$9,280,093	\$1,742,700	61.35
483	SHENANDOAH LIFE INSURANCE COMPANY	0.0014	432	160	\$46,574	\$8,242	\$69,181	\$6,990	166.24
484	SLOVENE NATIONAL BENEFIT SOCIETY	0.0002	490	405	\$7,386	\$1,880	\$12,727	\$1,153	197.77
485	SOUTHERN SECURITY LIFE INS CO	0.0078	345	321	\$256,087	\$0	\$33,982	\$26,922	13.27
486	SOUTHLAND LIFE INSURANCE COMPANY	0.0864	157	1,649	\$2,845,757	\$4	\$381,869	\$220,607	13.42
487	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.1935	105	6,868	\$6,374,068	\$294	\$2,167,687	\$335,192	34.01
488	STANDARD INSURANCE COMPANY	0.0033	388	202	\$109,377	\$26,412	\$156,997	\$7,367	167.69
489	STANDARD LIFE AND ACCIDENT INS CO	0.0245	259	5,953	\$805,735	\$25,873	\$756,457	\$26,267	97.10
490	STANDARD LIFE INS CO OF INDIANA	0.0319	239	197	\$1,049,624	\$0	\$147,398	\$20,092	14.04
491	STATE AUTO LIFE INSURANCE CO	0.0107	319	982	\$353,550	\$4,648	\$33,326	\$90,745	10.74
492	STATE FARM LIFE INSURANCE COMPANY	2.1688	12	188,536	\$71,391,300	\$21,106,917	\$45,270,331	\$9,278,067	92.98
493	STATE LIFE INSURANCE COMPANY	0.0141	304	450	\$464,023	\$50,608	\$332,533	\$23,726	82.57
494	STATE MUTUAL INSURANCE CO	0.0084	337	1,020	\$276,787	\$40,273	\$415,647	\$26,566	164.72
495	STATESMAN NATIONAL LIFE INS CO THE	0.1057	144	10,877	\$3,481,539	\$0	\$1,823,764	\$18,096	52.38
496	STONEBRIDGE INSURANCE COMPANY	0.0002	495	14	\$6,753	\$0	\$11,778	\$87	174.41
497	SUN LIFE ASSUR CO OF CANADA (US)	0.0604	187	479	\$1,991,596	\$0	\$364,074	\$14,270	18.28
498	SUN LIFE ASSURANCE CO OF CANADA	0.3401	69	3,190	\$11,207,383	\$1,245,239	\$2,729,014	\$716,142	35.46
499	SUNAMERICA LIFE INSURANCE COMPANY	0.0805	166	16,793	\$2,652,614	\$1,005	\$6,582,913	\$113,595	248.20
500	SURETY LIFE INSURANCE COMPANY	0.0233	264	1,371	\$766,802	\$45	\$220,878	\$100,487	28.81
501	TEXAS LIFE INSURANCE COMPANY	0.0477	202	3,986	\$1,573,050	\$7,859	\$833,469	\$245,517	53.48
502	TIME INSURANCE COMPANY	0.0538	196	3,647	\$1,773,486	\$0	\$1,328,705	\$225	74.92
503	TMG LIFE INSURANCE COMPANY	0.0909	150	1,683	\$2,993,756	\$913	\$684,483	\$137,688	22.89
504	TRANS WORLD ASSURANCE COMPANY	0.0043	373	615	\$140,085	\$0	\$21,741	\$9,854	15.52
505	TRANSAMERICA ASSURANCE COMPANY	0.0079	343	846	\$260,691	\$0	\$142,773	\$26,367	54.77
506	TRANSAMERICA LIFE INS & ANNUITY CO	0.0751	170	5,707	\$2,475,168	\$0	\$1,058,565	\$1,478	42.77
507	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.5982	39	19,529	\$19,711,159	\$335,060	\$16,434,028	\$3,019,827	85.07
508	TRANSPORT LIFE INSURANCE COMPANY	0.0086	334	371	\$283,200	\$0	\$473,287	\$12,795	167.12
509	TRAVELERS INSURANCE COMPANY THE	0.9292	25	24,160	\$30,615,612	\$0	\$15,384,039	\$717,213	50.25
510	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.1416	127	276	\$4,666,704	\$0	\$23,140	\$74,971	0.50
511	TRUSTMARK INSURANCE CO (MUTUAL)	0.0198	271	1,413	\$653,790	\$25,583	\$199,984	\$29,139	34.50
512	TRUSTMARK LIFE INSURANCE COMPANY	0.0095	328	1,112	\$312,668	\$24,174	\$859,131	\$24,220	292.51
513	U S FINANCIAL LIFE INSURANCE CO	0.0155	294	560	\$511,488	\$0	\$352,537	\$72,209	68.92
514	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0035	386	410	\$113,935	\$10,287	\$151,181	\$5,713	141.72
515	UNCARE LIFE & HEALTH INSURANCE COMPANY	0.0000	552	4	\$0	\$0	\$50,545	\$0	N/A
516	UNIFIED LIFE INSURANCE COMPANY	0.0001	525	420	\$1,687	\$0	\$1,135	\$340	67.28
517	UNILIFE INSURANCE COMPANY	0.0002	494	60	\$6,946	\$0	\$0	\$502	0.00
518	UNION BANKERS INSURANCE COMPANY	0.0052	363	922	\$172,821	\$4,232	\$140,667	\$5,312	83.84
519	UNION BENEFIT LIFE INS CO	0.0000	552	0	\$0	\$0	\$0,750	\$0	N/A
520	UNION CENTRAL LIFE INSURANCE CO	0.3038	79	6,896	\$10,008,309	\$295,875	\$8,406,475	\$437,227	86.95
521	UNION FIDELITY LIFE INSURANCE CO	0.0018	422	489	\$58,582	\$0	\$79,050	\$2,078	134.94
522	UNION LABOR LIFE INSURANCE COMPANY	0.0014	431	147	\$47,195	\$2,883	\$23,342	\$3,430	55.57
523	UNITED AMERICAN INSURANCE COMPANY	0.3255	72	7,645	\$10,725,027	\$0	\$991,654	\$37,491	9.25
524	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.0030	392	198	\$100,457	\$0	\$27,872	\$2,576	27.75
525	UNITED COMPANIES LIFE INSURANCE CO	0.7856	33	7,736	\$25,885,482	\$580	\$13,633,993	\$1,230	52.67
526	UNITED FAMILY LIFE INSURANCE CO	0.0000	552	77	(\$15,641)	\$0	\$71,923	\$222	-4.60
527	UNITED FIDELITY LIFE INSURANCE CO	0.0161	290	1,642	\$528,974	\$2,440	\$440,602	\$50,649	83.75
528	UNITED HERITAGE MUTUAL LIFE INS CO	0.0177	282	1,338	\$584,629	\$1,899	\$116,566	\$17,280	20.26
529	UNITED HOME LIFE INSURANCE COMPANY	0.0024	406	350	\$78,492	\$262	\$133,774	\$6,530	170.76
530	UNITED INSURANCE COMPANY OF AMERICA	0.0760	168	21,039	\$2,504,170	\$0	\$1,475,931	\$104,169	58.94
531	UNITED INVESTORS LIFE INS CO	0.4412	54	7,722	\$14,537,236	\$0	\$2,072,268	\$564,452	14.25
532	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0005	464	23	\$16,135	\$378	\$962	\$215	8.30
533	UNITED LIFE INSURANCE COMPANY	0.0632	183	2,001	\$2,082,655	\$0	\$869,242	\$135,943	41.74
534	UNITED NATIONAL LIFE INS CO OF AMERICA	0.0010	444	167	\$33,601	\$0	\$29,653	\$815	88.25
535	UNITED OF OMAHA LIFE INS CO	0.9367	24	51,333	\$30,862,231	\$439	\$20,353,032	\$935,490	65.95
536	UNITED PRESIDENTIAL LIFE INS CO	0.0377	229	1,525	\$1,242,427	\$1,799	\$1,973,541	\$134,021	158.99
537	UNITED STATES LIFE INS CO NY	0.0075	346	285	\$247,329	\$35,422	\$120,697	\$19,436	63.12
538	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0001	511	12	\$3,480	\$0	\$336	\$113	9.66
539	UNITED WISCONSIN LIFE INSURANCE COMPANY	0.0001	523	1	\$1,755	\$0	\$0	\$25	0.00
540	UNITED WORLD LIFE INSURANCE COMPANY	0.0035	385	3,115	\$113,978	\$0	\$8,825	\$11,169	7.74
541	UNITY MUTUAL LIFE INS CO	0.0008	449	32	\$26,901	\$5,197	\$38,045	\$1,312	160.74
542	UNIVERSAL GUARANTY LIFE INS CO	0.0473	204	6,814	\$1,559,398	\$37,621	\$1,237,597	\$102,836	81.78
543	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0142	302	353	\$466,392	\$0	\$610,252	\$56,321	130.85
544	UNUM LIFE INS CO OF AMERICA	0.0099	326	1,992	\$325,096	\$382,479	\$480,843	\$34,101	265.56
545	USA LIFE ONE INS CO OF INDIANA	0.0005	462	334	\$17,246	\$1,773	\$15,629	\$1,039	100.90
546	USAA LIFE INSURANCE COMPANY	0.1758	114	7,368	\$5,791,731	\$541,755	\$5,648,579	\$863,994	106.88
547	USG ANNUITY & LIFE COMPANY	0.5838	40	4,214	\$19,234,225	\$0	\$2,184,663	\$19,166	11.36
548	USLIFE CREDIT LIFE INSURANCE CO*	0.0036	383	300	\$118,820	\$0	\$61,352	\$9,830	51.63
549	UTICA NATIONAL LIFE INS CO	0.0000	544	3	\$470	\$0	\$18,878	\$50	4016.60
550	VALLEY FORGE LIFE INSURANCE COMPANY	0.3245	73	5,777	\$10,692,086	\$25,323	\$6,518,131	\$900,694	61.20
551	VARIABLE ANNUITY LIFE INSURANCE CO	0.7882	32	0	\$25,969,679	\$0	\$9,156,452	\$0	35.26
552	VETERANS LIFE INS CO	0.0447	209	5,942	\$1,472,843	\$0	\$846,354	\$38,810	57.46
553	VICTORY LIFE INSURANCE COMPANY	0.0235	283	9,984	\$774,472	\$130,562	\$1,407,564	\$47,553	198.60
554	VULCAN LIFE INSURANCE COMPANY	0.0037	381	1,215	\$122,162	\$0	\$170,389	\$8,807	139.48
555	WABASH LIFE INSURANCE COMPANY	0.0028	395	875	\$92,037	\$19,011	\$171,655	\$9,892	207.16

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
556	WASHINGTON NATIONAL INSURANCE CO*	0.0120	313	997	\$394,208	\$462	\$1,426,553	\$3,399	362.00
557	WEST COAST LIFE INSURANCE COMPANY*	0.0400	221	2,690	\$1,316,716	\$49,315	\$485,814	\$127,771	40.64
558	WESTERN AND SOUTHERN LIFE INS CO	0.2218	98	96,174	\$7,307,022	\$2,190,986	\$6,972,800	\$481,052	125.41
559	WESTERN CATHOLIC UNION	0.0855	159	10,198	\$2,817,192	\$0	\$1,273,051	\$66,409	45.19
560	WESTERN NATIONAL LIFE INSURANCE CO	0.3399	70	9,099	\$11,198,805	\$0	\$9,315,381	\$8,041	83.18
561	WESTERN RESERVE LIFE ASSUR CO OH	0.4191	55	2,260	\$13,809,180	\$443	\$3,405,501	\$258,867	24.66
562	WESTERN SOUTHERN LIFE ASSURANCE CO	1.2145	19	19,621	\$40,015,673	\$0	\$7,618,013	\$622,666	19.04
563	WESTFIELD LIFE INSURANCE COMPANY	0.0010	443	119	\$34,146	\$0	\$31,866	\$5,868	93.32
564	WILLIAM PENN ASSOCIATION	0.0001	516	103	\$2,842	\$951	\$17,314	\$627	642.68
565	WINTERTHUR LIFE RE INSURANCE CO	0.0000	552	21	(\$373)	\$0	\$0	\$73	N/A
566	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0041	375	417	\$135,689	\$1,002	\$110,161	\$9,298	81.92
567	WOMAN'S LIFE INSURANCE SOCIETY	0.0002	496	1,173	\$6,713	\$12,858	\$38,001	\$1,084	757.62
568	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0364	233	1,238	\$1,197,698	\$176,762	\$439,498	\$45,590	51.45
569	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0408	218	5,134	\$1,342,654	\$554,999	\$1,225,110	\$135,811	132.58
570	WORKMENS BENEFIT FUND OF THE U S OF AM	0.0000	528	152	\$1,516	\$0	\$11,807	\$238	778.83
571	WORLD INSURANCE COMPANY	0.0083	340	869	\$273,318	\$7,428	\$96,670	\$31,514	38.09
572	WORLD SERVICE LIFE INSURANCE COMPANY*	0.0000	545	17	\$405	\$172	\$7,257	\$37	1834.32
573	ZALE LIFE INSURANCE COMPANY	0.0000	539	5	\$877	\$0	\$15,000	\$27	1710.38
574	ZURICH LIFE INSURANCE CO OF AMERICA	0.0692	175	3,931	\$2,279,610	\$0	\$2,115,773	\$420,102	92.81
<b>TOTAL</b>		<b>100.000</b>		<b>4,602,310</b>	<b>\$3,294,838,119</b>	<b>\$294,909,464</b>	<b>\$2,279,810,089</b>	<b>\$160,417,153</b>	<b>78.14</b>

**GROUP  
LIFE INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**



**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ACADEMY LIFE INSURANCE CO*	0.4267	17	607	\$78,362	\$0	\$87,406	\$1,520	111.54
2	AIG LIFE INSURANCE COMPANY	0.0000	52	0	\$0	\$0	\$3,150,093	\$0	N/A
3	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0000	52	59	\$0	\$0	\$0	\$41	N/A
4	ALLSTATE LIFE INSURANCE COMPANY	0.0265	30	56	\$4,863	\$0	\$8,001	\$655	164.53
5	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0000	52	59	\$0	\$0	\$24,000	\$750	N/A
6	AMERICAN LIFE INSURANCE CO OF NY	2.8591	6	1,528	\$525,077	\$0	\$0	\$97,615	0.00
7	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0000	52	0	\$0	\$0	\$0	\$3,112	N/A
8	ANTHEM LIFE INS CO OF INDIANA	0.3419	18	640	\$62,799	\$0	\$35,000	\$24,376	55.73
9	ARISTAR LIFE INSURANCE COMPANY	0.0218	32	12	\$4,010	\$0	\$3,289	\$151	82.02
10	ATLANTA LIFE INSURANCE COMPANY	0.0505	27	0	\$9,269	\$0	\$21,831	\$0	235.53
11	AURORA NATIONAL LIFE ASSURANCE CO	0.4694	15	56	\$86,199	\$0	\$3,107	\$3,162	3.60
12	BANKERS NATIONAL LIFE INS CO	0.0000	52	2	\$0	\$0	\$0	\$9	N/A
13	BANKERS UNITED LIFE ASSURANCE CO	0.1787	20	1	\$32,828	\$0	\$0	\$3,531	0.00
14	CHARTER NATIONAL LIFE INSURANCE CO*	0.0000	52	9	\$0	\$0	\$0	\$70	N/A
15	COLONIAL PENN LIFE INSURANCE CO	0.0348	29	12	\$6,390	\$0	\$3,078	\$107	48.17
16	COMBINED INSURANCE CO OF AMERICA	1.3868	13	2,904	\$254,685	\$0	\$120,207	\$11,108	47.20
17	COMPANION LIFE INSURANCE COMPANY*	0.0646	25	159	\$11,860	\$0	\$394	\$2,212	3.32
18	CONNECTICUT GENERAL LIFE INS CO	0.0000	52	60	\$0	\$0	\$884	\$105	N/A
19	CONNECTICUT NATIONAL LIFE INS CO*	0.0000	52	1	\$0	\$0	\$0	\$84	N/A
20	CONTINENTAL ASSURANCE COMPANY	0.1635	21	522	\$30,035	\$5,140	\$90,474	\$14,914	318.34
21	COVA FINANCIAL SERVICES LIFE INS CO	0.0000	52	57	\$0	\$0	\$0	\$4,123	N/A
22	CUNA MUTUAL INSURANCE SOCIETY	0.0781	24	61	\$14,348	\$0	\$2,966	\$470	20.67
23	FEDERAL KEMPER LIFE ASSURANCE CO	0.0033	43	1	\$600	\$0	\$4,242	\$12	707.00
24	FIDELITY SECURITY LIFE INSURANCE CO*	2.5766	8	4,392	\$473,211	\$0	\$380,781	\$47,670	80.47
25	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0138	36	14	\$2,531	\$0	\$2,050	\$80	81.00
26	FORETHOUGHT LIFE INSURANCE COMPANY	50.6550	1	7,460	\$9,303,001	\$0	\$3,041,385	\$33,683	32.69
27	GENERAL AMERICAN LIFE INSURANCE CO	0.0464	28	65	\$8,525	\$0	\$5,000	\$400	58.65
28	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0000	52	179	\$0	\$0	\$843,310	\$23,317	N/A
29	GREAT SOUTHERN LIFE INSURANCE CO	0.0013	46	0	\$230	\$0	\$0	\$0	0.00
30	HOMESTEADERS LIFE COMPANY	8.0306	2	1,517	\$1,474,858	\$0	\$309,285	\$2,824	20.97
31	INVESTORS HERITAGE LIFE INSURANCE CO	0.0005	50	0	\$90	\$0	\$0	\$0	0.00
32	INVESTORS LIFE INS CO OF NEBRASKA	0.0000	52	0	\$0	\$0	\$0	\$22,493	N/A
33	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0186	35	13	\$3,422	\$0	\$0	\$630	0.00
34	J C PENNEY LIFE INSURANCE COMPANY	0.4314	16	560	\$79,230	\$0	\$29,964	\$2,586	37.82
35	JOHN ALDEN LIFE INSURANCE CO	7.4686	3	12,977	\$1,371,631	\$0	\$363,774	\$192,639	26.52
36	LIFE INS CO OF THE SOUTHWEST	0.0033	42	14	\$605	\$0	\$0	\$19	0.00
37	LIFE INSURANCE CO OF GEORGIA	0.0033	41	0	\$609	\$0	\$25,000	\$0	4105.09
38	LIFE INVESTORS INS CO OF AMERICA	0.0000	51	0	\$6	\$0	\$0	\$0	0.00
39	LINCOLN MUTUAL LIFE INSURANCE CO	0.0000	52	62	\$0	\$0	\$0	\$11,027	N/A
40	LOYAL AMERICAN LIFE INSURANCE CO	0.0195	34	17	\$3,586	\$0	\$2,093	\$682	58.37
41	LOYALTY LIFE INSURANCE COMPANY	0.0059	39	19	\$1,091	\$0	\$5,781	\$437	529.88
42	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.0000	52	12	\$0	\$0	\$7,351,209	\$414,821	N/A
43	METROPOLITAN LIFE INSURANCE COMPANY	1.3938	12	2,951	\$255,973	\$0	\$49,160	\$53,030	19.21
44	MIDLAND LIFE INSURANCE COMPANY THE	0.0053	40	1	\$980	\$0	\$2,590	\$81	264.29
45	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0000	52	0	\$0	\$0	\$14,273	\$109,674	N/A
46	MONTGOMERY WARD LIFE INSURANCE CO	0.0258	31	39	\$4,735	\$0	\$1,400	\$329	29.57
47	MONUMENTAL LIFE INSURANCE COMPANY	0.0000	52	706	\$0	\$0	\$2,000	\$48,223	N/A
48	NACOLAH LIFE INS CO	0.0012	47	10	\$220	\$0	\$23	\$19	10.45
49	NATIONAL FARMERS UNION LIFE INS CO	0.0000	52	1	\$0	\$0	\$0	\$3	N/A
50	NATIONAL FIDELITY LIFE INSURANCE CO	0.0010	48	0	\$179	\$0	\$0	\$0	0.00
51	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0032	44	5	\$586	\$0	\$448	\$134	76.45
52	NORTHERN LIFE INSURANCE COMPANY	0.0000	52	94	\$0	\$0	\$0	\$16,688	N/A
53	OHIO NATIONAL LIFE INS CO THE	2.0347	10	16	\$373,680	\$0	\$55,325	\$187,148	14.81
54	PAN AMERICAN LIFE INSURANCE COMPANY	0.0005	49	2	\$101	\$0	\$0	\$3	0.00
55	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0000	52	2	\$0	\$0	\$0	\$20	N/A
56	PFL LIFE INSURANCE COMPANY	0.0074	38	0	\$1,353	\$0	\$0	\$0	0.00
57	PRINCIPAL MUTUAL LIFE INS CO	0.0000	52	61	(\$41,063)	\$29,652	\$24,673	\$766	-1.32
58	PROVIDIAN LIFE AND HEALTH INSURANCE CO	6.6050	5	6,001	\$1,213,026	\$0	\$487,115	\$22,544	40.16
59	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0612	26	2	\$11,245	\$0	\$35,705	\$49,466	317.52
60	SECURITY BENEFIT LIFE INSURANCE CO	0.0097	37	8	\$1,788	\$0	\$11,651	\$30	651.62
61	SECURITY LIFE OF DENVER INSURANCE CO*	0.0215	33	1	\$3,944	\$0	\$0	\$169	0.00
62	TRANS-GENERAL LIFE INSURANCE COMPANY	6.9798	4	68	\$1,281,860	\$0	\$1,652,823	\$556	128.94
63	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0000	52	0	(\$7,102)	\$0	\$0	\$0	N/A
64	TRUSTMARK INSURANCE CO (MUTUAL)	0.0887	23	0	\$16,286	\$0	\$45,736	\$0	280.83
65	UNIFIED LIFE INSURANCE COMPANY	1.5317	11	600	\$281,295	\$0	\$30,390	\$1,430	10.80
66	UNION FIDELITY LIFE INSURANCE CO	0.1254	22	143	\$23,038	\$0	\$15,872	\$644	68.89
67	UNITED COMPANIES LIFE INSURANCE CO	0.0000	52	180	\$0	\$0	\$0	\$19,493	N/A
68	UNITED FAMILY LIFE INSURANCE CO	2.2021	9	284	\$404,416	\$0	\$68,262	\$1,281	16.88
69	UNUM LIFE INS CO OF AMERICA	0.0018	45	8	\$329	\$0	\$500	\$0	151.98
70	VALLEY FORGE LIFE INSURANCE COMPANY	0.0000	52	0	\$0	\$0	\$121,353	\$0	N/A
71	VETERANS LIFE INS CO	2.8410	7	2,686	\$521,755	\$0	\$123,900	\$9,180	23.75
72	VICTORY LIFE INSURANCE COMPANY	0.0000	52	13	\$0	\$0	\$10,410	\$36	N/A
73	WASHINGTON NATIONAL INSURANCE CO*	0.6706	14	40	\$123,156	\$0	\$103,236	\$1,019	83.83
74	WEST COAST LIFE INSURANCE COMPANY*	0.2705	19	278	\$49,676	\$0	\$6,883	\$3,380	13.86
TOTAL		100.000		48,307	\$18,365,407	\$34,792	\$18,778,332	\$1,446,781	102.44

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INS CO	0.0650	89	1,149	\$184,936	\$0	\$200,000	\$70,176	108.15
2	ACADEMY LIFE INSURANCE CO*	0.0194	121	462	\$55,089	\$0	\$61,446	\$11,068	111.54
3	ADVANCE INSURANCE COMPANY	0.0049	154	192	\$14,005	\$0	\$15,000	\$5,500	107.10
4	AETNA LIFE INS AND ANNUITY CO*	0.0000	209	277	\$0	\$0	\$11,873	\$17,574	N/A
5	AETNA LIFE INSURANCE COMPANY*	1.7839	15	28,961	\$5,075,405	\$0	\$7,642,499	\$2,159,943	150.58
6	AGC LIFE INS CO	0.0057	150	97	\$16,350	\$0	\$0	\$4,770	0.00
7	AIG LIFE INSURANCE COMPANY	0.0814	81	3,657	\$231,557	\$0	\$58,200	\$66,824	25.13
8	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0003	197	2	\$746	\$0	\$0	\$169	0.00
9	ALL AMERICAN LIFE INSURANCE COMPANY*	0.1558	63	29,973	\$443,288	\$18,797	\$195,450	\$267,082	48.33
10	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.2902	49	10,826	\$825,571	\$0	\$494,240	\$218,680	59.87
11	ALLIED LIFE INS CO	0.0807	82	1	\$229,620	\$0	\$231,000	\$81,494	100.60
12	ALLSTATE LIFE INSURANCE COMPANY	0.6095	31	11,350	\$1,734,112	\$0	\$533,731	\$247,586	30.78
13	AMERICAN AMICABLE LIFE INS CO TX	0.0290	108	370	\$82,461	\$0	\$110,500	\$18,340	134.00
14	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0025	170	35	\$7,066	\$0	\$0	\$48,380	0.00
15	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0158	127	388	\$45,070	\$0	\$70,439	\$3,930	156.29
16	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0019	175	3	\$5,337	\$0	\$0	\$1,270	0.00
17	AMERICAN FAMILY LIFE ASSUR CO GA	0.0363	104	1,137	\$103,319	\$0	\$50,020	\$23,623	48.41
18	AMERICAN FIDELITY ASSURANCE COMPANY	0.0145	131	11	\$41,204	\$0	\$2,436	\$28,472	5.91
19	AMERICAN GENERAL LIFE INSURANCE CO	0.0191	123	122	\$54,343	\$0	\$130,000	\$15,429	239.22
20	AMERICAN HERITAGE LIFE INSURANCE CO	0.0011	184	101	\$3,133	\$0	\$0	\$65,384	0.00
21	AMERICAN INCOME LIFE INSURANCE CO	0.0007	189	365	\$1,972	\$0	\$23,200	\$365	1176.47
22	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0003	194	0	\$823	\$0	\$0	\$20	0.00
23	AMERICAN LIFE AND CASUALTY INS CO*	0.1523	64	4,092	\$433,280	\$0	\$325,000	\$109,423	75.01
24	AMERICAN MERCHANTS LIFE INS CO	0.0136	133	155	\$38,754	\$0	\$35,069	\$3,790	90.49
25	AMERICAN NATIONAL INSURANCE COMPANY*	0.0798	83	1	\$227,158	\$0	\$5,500	\$13,928	2.42
26	AMERICAN NATIONAL LIFE INS OF TX	0.0005	192	0	\$1,521	\$0	\$0	\$466	0.00
27	AMERICAN REPUBLIC INSURANCE COMPANY	0.0056	152	2	\$15,898	\$0	\$0	\$5	0.00
28	AMERICAN STATES LIFE INSURANCE CO	0.0200	119	4	\$56,983	\$0	\$40,000	\$122	70.20
29	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0040	160	6	\$11,371	\$0	\$0	\$46	0.00
30	AMERICAN UNITED LIFE INSURANCE CO	0.4946	38	25,540	\$1,407,051	\$97,681	\$1,064,000	\$503,071	82.56
31	AMERITAS LIFE INSURANCE CORP	0.0011	183	0	\$3,135	\$0	\$10,000	\$0	318.98
32	AMERUS LIFE INSURANCE COMPANY	0.0665	88	1,600	\$189,268	\$0	\$1,271,629	\$49,146	671.87
33	AMICA LIFE INSURANCE COMPANY	0.0000	209	1	\$0	\$0	\$0	\$42	N/A
34	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.2306	55	667	\$655,939	\$0	\$410,750	\$170,561	62.62
35	ANTHEM LIFE INSURANCE COMPANY	0.0935	78	3,524	\$265,978	\$0	\$301,736	\$40,603	113.44
36	ARCADIA NATIONAL LIFE INSURANCE CO	0.0000	209	6	(\$14,104)	\$0	\$0	\$235	N/A
37	AURORA NATIONAL LIFE ASSURANCE CO	0.0120	135	47	\$34,161	\$0	(\$247)	\$3,481	-0.01
38	BALTIMORE LIFE INS CO THE	0.0234	115	0	\$66,600	\$0	\$0	\$0	0.00
39	BANKERS NATIONAL LIFE INS CO	0.0002	199	4	\$681	\$0	\$0	\$20	0.00
40	BANKERS UNITED LIFE ASSURANCE CO	0.0009	188	5	\$2,549	\$0	\$2,552	\$21	100.12
41	BENEFICIAL LIFE INSURANCE COMPANY	0.0011	185	171	\$3,008	\$0	\$14,000	\$30,438	465.43
42	BENEFICIAL STANDARD LIFE INS CO*	0.0279	109	655	\$79,349	\$0	\$42,100	\$4,569	53.06
43	BENICORP INSURANCE COMPANY	0.0029	168	193	\$8,153	\$0	\$0	\$2,196	0.00
44	BEST LIFE ASSURANCE CO OF CALIFORNIA	0.0140	132	0	\$39,871	\$0	\$0	\$1,848	0.00
45	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.1017	75	3,111	\$289,430	\$0	\$122,625	\$217,758	42.37
46	BUSINESS MENS ASSURANCE CO OF AMERICA	4.1018	7	83,941	\$11,689,807	\$0	\$8,668,651	\$3,805,197	74.28
47	CAMERON LIFE INSURANCE COMPANY	0.0248	114	491	\$70,553	\$0	\$59,000	\$13,053	83.63
48	CANADA LIFE ASSURANCE COMPANY	0.1279	70	5,630	\$363,784	\$0	\$669,000	\$197,112	183.90
49	CAPITAL SECURITY LIFE INSURANCE COMPANY	0.0000	209	0	\$0	\$0	\$0	\$16,175	N/A
50	CELTIC LIFE INSURANCE COMPANY THE	0.0057	151	179	\$16,247	\$0	\$3,250	\$1,484	20.00
51	CENTENNIAL LIFE INSURANCE COMPANY THE	0.0347	105	1,633	\$98,682	\$0	\$33,427	\$17,901	33.87
52	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0133	134	369	\$37,959	\$0	\$0	\$5,602	0.00
53	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0098	137	374	\$27,862	\$0	\$10,000	\$32,578	35.89
54	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.1000	77	5,518	\$284,413	\$0	\$88,290	\$48,247	31.04
55	CHARTER NATIONAL LIFE INSURANCE CO*	0.1831	59	136	\$520,849	\$0	\$0	\$9,775	0.00
56	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0000	209	29	\$0	\$0	\$0	\$5,076	N/A
57	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0073	142	429	\$20,730	\$0	\$500	\$3,287	2.41
58	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.1443	67	1,840	\$410,497	\$0	\$100,200	\$45,494	24.41
59	CHUBB LIFE INS CO OF AM	0.0078	140	9	\$22,107	\$0	\$4,359	\$43	19.72
60	CITICORP LIFE INSURANCE CO	0.0578	92	3	\$164,557	\$0	\$22,332	\$30,941	13.57
61	CITIZENS SECURITY LIFE INS CO	0.0003	195	11	\$820	\$0	\$0	\$150	0.00
62	COLONIAL LIFE & ACCIDENT INS CO	0.0034	164	39	\$9,732	\$0	\$0	\$970	0.00
63	COLONIAL PENN LIFE INSURANCE CO	0.1227	71	98	\$348,994	\$0	\$168,099	\$5,825	48.17
64	COMBINED INSURANCE CO OF AMERICA	0.1157	72	610	\$329,193	\$0	\$179,727	\$20,838	54.60
65	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0066	144	282	\$18,912	\$0	\$25,000	\$3,810	132.19
66	COMMONWEALTH LIFE INSURANCE COMPANY	0.0012	180	451	\$3,507	\$0	\$44,606	\$50,252	1271.91
67	COMMONWEALTH NATIONAL LIFE INS CO	0.0003	198	15	\$733	\$0	\$0	\$430	0.00
68	CONGRESS LIFE INSURANCE COMPANY	0.0000	209	100	\$0	\$0	\$2,000	\$13,092	N/A
69	CONNECTICUT GENERAL LIFE INS CO	3.4429	9	73,382	\$9,795,262	\$0	\$16,630,190	\$4,777,573	169.78
70	CONTINENTAL ASSURANCE COMPANY	1.3151	20	65,003	\$3,741,555	\$0	\$2,080,458	\$1,857,956	55.60
71	CONTINENTAL LIFE AND ACCIDENT CO*	0.0186	124	624	\$52,848	\$0	\$25,000	\$6,956	47.31
72	COUNTRY LIFE INSURANCE COMPANY	0.0042	158	54	\$11,911	\$0	\$542	\$2,949	4.55
73	CROWN LIFE INSURANCE COMPANY*	0.0549	93	856	\$156,287	\$0	\$265,800	\$13,911	170.07
74	CUNA MUTUAL INSURANCE SOCIETY	0.7174	25	131,585	\$2,041,030	\$21,351	\$1,943,814	\$313,512	96.28
75	EBPLIFE INSURANCE COMPANY	0.0170	126	919	\$48,329	\$0	\$10,000	\$13,251	20.69
76	EMPLOYERS HEALTH INSURANCE COMPANY*	0.0778	84	3,109	\$221,471	\$0	\$38,600	\$59,715	17.43
77	EMPLOYERS LIFE INS CO OF WAUSAU	0.0273	110	1,872	\$77,584	\$0	\$48,200	\$15,519	62.13
78	EMPLOYERS MODERN LIFE COMPANY	0.0032	166	211	\$9,210	\$0	\$0	\$4,008	0.00
79	EPIC LIFE INSURANCE COMPANY THE	0.0257	111	1,265	\$73,085	\$0	\$15,000	\$22,105	20.52
80	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.0015	176	46	\$4,229	\$0	\$243,588	\$0	5759.94

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
81	FAMILY BENEFIT LIFE INSURANCE CO	0.0907	79	1,663	\$257,967	\$0	\$312,000	\$259,726	120.95
82	FAMILY LIFE INSURANCE COMPANY*	0.0071	143	182	\$20,329	\$0	\$76,503	\$6,881	376.32
83	FARM BUREAU LIFE INS CO OF MISSOURI	0.0411	101	719	\$116,803	\$0	\$195,000	\$29,390	166.95
84	FARMERS NEW WORLD LIFE INSURANCE CO	0.0013	178	31	\$3,731	\$0	\$0	\$174,650	0.00
85	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0002	202	0	\$456	\$0	\$0	\$0	0.00
86	FEDERATED LIFE INSURANCE COMPANY	0.0451	98	0	\$128,414	\$0	\$104,700	\$34,741	81.53
87	FIDELITY SECURITY LIFE INSURANCE CO*	0.5537	33	32,659	\$1,575,367	\$0	\$955,950	\$969,081	60.68
88	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.7457	24	28,957	\$2,121,414	\$190,231	\$690,475	\$666,627	41.52
89	FIRST COLONY LIFE INSURANCE COMPANY	0.0255	113	2,386	\$72,519	\$0	\$0	\$342,159	0.00
90	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0000	209	0	\$0	\$0	\$0	\$14,297	N/A
91	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0678	85	620	\$192,957	\$0	\$320,575	\$12,510	166.14
92	FOREMOST LIFE INSURANCE COMPANY	0.0000	209	54	(\$196)	\$0	\$0	\$421	N/A
93	FORT DEARBORN LIFE INS CO	0.5812	32	11,183	\$1,598,659	\$0	\$973,250	\$304,699	60.96
94	FORTIS BENEFITS INSURANCE COMPANY	3.0627	11	83,925	\$8,713,513	\$0	\$7,840,062	\$2,676,759	89.98
95	FRANKLIN LIFE INSURANCE COMPANY	0.0064	145	3	\$18,301	\$0	\$0	\$1,063	0.00
96	GENERAL AMERICAN LIFE INSURANCE CO	11.7891	1	165,028	\$33,540,595	\$192,825	\$26,411,074	\$12,156,352	79.32
97	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0000	209	3	(\$19,535)	\$0	\$0	\$335	N/A
98	GERBER LIFE INSURANCE COMPANY	0.2568	50	4,303	\$730,640	\$0	\$660,645	\$34,885	90.42
99	GERMANTOWN LIFE INSURANCE COMPANY	0.0003	193	0	\$858	\$0	\$0	\$58	0.00
100	GLOBE LIFE AND ACCIDENT INS CO	0.6542	28	10,472	\$1,861,257	\$0	\$864,104	\$79,424	46.43
101	GOLDEN RULE INSURANCE COMPANY	0.0491	96	162	\$139,796	\$0	\$20,000	\$5,068	14.31
102	GREAT AMERICAN LIFE INSURANCE CO	0.0000	209	1	\$0	\$0	\$0	\$8	N/A
103	GREAT WEST LIFE & ANNUITY INS CO*	0.8694	22	19,960	\$2,473,440	\$0	\$16,416,928	\$956,120	663.73
104	GREAT WEST LIFE ASSURANCE COMPANY*	0.0000	209	17	(\$1,345)	\$0	\$0	\$1,567	N/A
105	GUARANTEE LIFE INSURANCE COMPANY	2.9845	12	123,436	\$8,490,939	\$0	\$4,934,600	\$2,443,644	58.12
106	GUARANTEE RESERVE LIFE INSURANCE CO	0.0547	94	852	\$155,701	\$0	\$180,002	\$6,463	115.61
107	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.6863	16	52,574	\$4,797,567	\$0	\$2,633,438	\$1,656,556	54.89
108	HARTFORD LIFE AND ACCIDENT INS CO*	3.1284	10	111,727	\$8,900,385	\$0	\$5,475,265	\$3,310,625	61.52
109	HARTFORD LIFE INSURANCE COMPANY	0.1513	65	2,400	\$430,373	\$0	\$981,253	\$97,478	228.00
110	HARVEST LIFE INSURANCE COMPANY THE	0.0000	209	0	\$0	\$0	\$0	\$1,298	N/A
111	HERITAGE LIFE INSURANCE COMPANY	0.0000	209	77	\$0	\$0	\$0	\$13,750	N/A
112	HORACE MANN LIFE INSURANCE COMPANY	0.0106	136	754	\$30,036	\$0	\$6,000	\$11,216	19.98
113	IDS LIFE INSURANCE COMPANY	0.0023	172	58	\$6,504	\$0	\$0	\$1,154	0.00
114	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0149	130	441	\$42,419	\$0	\$21,603	\$9,625	50.93
115	INTEGON LIFE INSURANCE CORPORATION*	0.0000	209	0	\$0	\$0	\$2,500	\$0	N/A
116	INVESTORS GUARANTY LIFE INS CO	0.0000	209	71	\$0	\$0	\$0	\$12,591	N/A
117	INVESTORS HERITAGE LIFE INSURANCE CO	0.0000	209	0	\$0	\$0	\$0	\$26,741	N/A
118	J C PENNEY LIFE INSURANCE COMPANY	0.2928	48	7,770	\$832,926	\$0	\$315,002	\$168,280	37.82
119	JEFFERSON PILOT LIFE INS CO	0.0198	120	496	\$56,376	\$0	\$271,402	\$12,385	481.41
120	JOHN HANCOCK MUTUAL LIFE INS CO	1.4406	18	21,061	\$4,098,590	\$121,067	\$4,643,874	\$2,275,455	116.26
121	KANSAS CITY LIFE INSURANCE CO	1.4373	19	41,629	\$4,089,315	\$0	\$5,460,194	\$1,566,009	133.52
122	LAFAYETTE LIFE INSURANCE CO THE	0.1759	60	9,995	\$500,386	\$10,397	\$392,000	\$214,120	80.42
123	LAMAR LIFE INSURANCE COMPANY	0.0012	182	1	\$3,334	\$0	\$201,622	\$0	6047.45
124	LIBERTY LIFE ASSUR CO OF BOSTON	0.5202	35	16,549	\$1,479,964	\$0	\$594,100	\$403,168	40.14
125	LIBERTY LIFE INSURANCE COMPANY*	0.4885	39	8,116	\$1,389,795	\$0	\$560,647	\$251,702	40.34
126	LIBERTY NATIONAL LIFE INSURANCE CO	0.0001	205	0	\$311	\$0	\$0	\$0	0.00
127	LIFE INSURANCE CO OF NORTH AMERICA	3.6477	8	168,928	\$10,377,987	\$0	\$4,816,343	\$2,406,432	46.41
128	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0596	91	584	\$189,669	\$0	\$0	\$56,186	0.00
129	LIFE INVESTORS INS CO OF AMERICA	0.6330	29	1,395	\$1,800,901	\$0	\$353,628	\$200,030	19.64
130	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0037	182	0	\$10,640	\$0	\$0	\$0	0.00
131	LINCOLN NATIONAL LIFE INSURANCE CO*	0.1957	57	5,622	\$556,870	\$0	\$609,325	\$494,994	109.42
132	LINCOLN NATIONAL REASSURANCE CO	0.0028	169	104	\$7,994	\$0	\$0	\$2,497	0.00
133	MAMSI LIFE AND HEALTH INSURANCE CO	0.0667	86	0	\$189,863	\$0	\$0	\$39,254	0.00
134	MANUFACTURERS LIFE INSURANCE CO	5.3003	4	0	\$15,079,484	\$0	\$2,359,862	\$0	15.65
135	MASSACHUSETTS MUTUAL LIFE INS CO	0.1954	58	4,229	\$556,027	\$0	\$379,157	\$309,678	68.19
136	MEDICAL LIFE INSURANCE COMPANY	0.0206	117	5	\$58,618	\$0	\$53,000	\$14,273	90.42
137	MEGA LIFE AND HEALTH INS CO THE	0.0030	167	5	\$8,526	\$0	\$0	\$2,964	0.00
138	MEMBERS LIFE INSURANCE COMPANY	0.0001	207	0	\$231	\$0	\$0	\$0	0.00
139	METROPOLITAN LIFE INSURANCE COMPANY	11.4534	2	271,943	\$32,585,505	\$1,122,067	\$170,843,203	\$20,857,648	527.74
140	MIDWEST NATIONAL LIFE INS CO OF TN	0.0024	171	17	\$6,868	\$0	\$0	\$473	0.00
141	MINISTERS LIFE INSURANCE CO THE*	0.3603	43	7,931	\$1,024,967	\$212,677	\$33,750	\$168,424	24.04
142	MINNESOTA MUTUAL LIFE INSURANCE CO	0.8311	23	44,462	\$2,364,390	\$27,981	\$3,037,032	\$1,281,170	129.63
143	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.5071	36	46,735	\$1,442,596	\$0	\$998,756	\$233,760	69.23
144	MONTGOMERY WARD LIFE INSURANCE CO	0.0895	80	1,998	\$254,623	\$0	\$218,400	\$76,735	85.77
145	MONUMENTAL LIFE INSURANCE COMPANY	0.6837	27	129	\$1,945,175	\$0	\$943,287	\$349,636	48.49
146	MUTUAL LIFE INSURANCE CO OF NY*	0.0086	139	782	\$24,383	\$0	\$151	\$140,894	0.62
147	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	209	1	\$0	\$0	\$250	\$1	N/A
148	NACOLAH LIFE INS CO	0.0063	146	113	\$17,880	\$0	\$1,829	\$1,686	10.24
149	NATIONAL BENEFIT LIFE INSURANCE CO	0.0411	100	628	\$117,026	\$0	\$80,956	\$6,059	69.18
150	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0255	112	540	\$72,534	\$0	\$0	\$10,764	0.00
151	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0000	209	0	\$0	\$0	\$0	\$53,057	N/A
152	NATIONAL HEALTH INS CO	0.0003	196	6	\$792	\$0	\$0	\$115	0.00
153	NATIONWIDE LIFE INSURANCE CO	0.0466	97	1,904	\$132,575	\$0	\$75,000	\$30,205	56.57
154	NEW YORK LIFE INSURANCE COMPANY	1.8185	14	26,220	\$5,173,817	\$315,622	\$2,737,495	\$2,194,262	59.01
155	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0228	116	113	\$64,779	\$0	\$49,512	\$20,314	76.43
156	NORTH CENTRAL LIFE INSURANCE CO*	0.0000	209	11	(\$424)	\$0	\$0	\$93	N/A
157	OHIO STATE LIFE INSURANCE CO THE	0.0000	209	218	\$0	\$0	\$0	\$38,703	N/A
158	OXFORD LIFE INSURANCE COMPANY	0.0047	156	64	\$13,352	\$0	\$0	\$3,310	0.00
159	PACIFIC MUTUAL LIFE INSURANCE CO	0.0371	103	1,048	\$105,530	\$0	\$109,000	\$26,796	103.29

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

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OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
160	PAN AMERICAN LIFE INSURANCE COMPANY	0.0666	87	4,837	\$189,599	\$0	\$147,451	\$22,628	77.77
161	PAUL REVERE LIFE INSURANCE CO	0.0381	102	1,097	\$106,499	\$0	\$120,000	\$43,618	110.60
162	PENN MUTUAL LIFE INSURANCE CO THE	0.0000	209	2	\$0	\$0	\$0	\$94,772	N/A
163	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0000	209	3	\$0	\$0	\$0	\$72	N/A
164	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0000	209	0	\$0	\$0	\$10,255	\$0	N/A
165	PFL LIFE INSURANCE COMPANY	0.0039	161	0	\$10,965	\$0	\$37,853	\$1,306	345.22
166	PHILADELPHIA AMERICAN LIFE INS CO	0.0006	190	30	\$1,743	\$0	\$51,000	\$55	2925.99
167	PHILADELPHIA LIFE INS CO	0.0000	209	37	\$0	\$0	\$0	\$590	N/A
168	PHOENIX AMERICAN LIFE INS CO	0.5518	34	11,010	\$1,569,833	\$0	\$1,712,025	\$516,482	109.06
169	PHOENIX HOME LIFE MUTUAL INS CO	0.2324	54	7,498	\$661,113	\$2,028	\$291,400	\$214,615	44.38
170	PIONEER AMERICAN INSURANCE COMPANY	0.0009	186	19	\$2,845	\$0	\$0	\$1,304	0.00
171	PIONEER LIFE INSURANCE COMPANY	0.0033	165	223	\$9,512	\$0	\$0	\$8,037	0.00
172	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0001	206	4	\$279	\$0	\$0	\$293	0.00
173	PM GROUP LIFE INS CO	0.2524	52	10,819	\$718,009	\$0	\$188,094	\$52,774	26.20
174	PREFERRED LIFE INS CO OF NEW YORK	0.0002	201	3	\$529	\$0	\$0	\$112	0.00
175	PRINCIPAL MUTUAL LIFE INS CO	2.3356	13	0	\$6,644,861	\$489,863	\$2,565,743	\$2,227,955	45.98
176	PROTECTIVE LIFE INSURANCE COMPANY	0.0628	90	714	\$178,711	\$0	\$1,763,215	\$26,876	986.63
177	PROVIDENT INDEMNITY LIFE INS CO	0.0037	163	148	\$10,596	\$0	\$50,000	\$1,537	471.88
178	PROVIDENT LIFE AND ACCIDENT INS CO	1.1112	21	28,630	\$3,161,450	\$0	\$3,077,431	\$1,201,111	97.34
179	PROVIDENT LIFE AND CASUALTY INS CO	0.0172	125	171	\$48,977	\$0	\$97,084	\$17,591	198.22
180	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.1079	74	1,758	\$307,016	\$892	\$147,762	\$22,060	48.42
181	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.2536	51	3,072	\$721,450	\$0	\$1,204,283	\$55,735	166.93
182	PRUDENTIAL INSURANCE CO OF AMERICA THE	5.5281	3	167,596	\$15,727,667	\$431,402	\$11,184,171	\$8,499,363	73.85
183	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0044	157	28	\$12,533	\$0	\$39,552	\$2,384	315.58
184	RELIABLE LIFE INSURANCE COMPANY*	0.1083	73	3,141	\$308,248	\$0	\$309,881	\$60,798	100.53
185	RELIANCE STANDARD LIFE INSURANCE CO*	0.1413	68	3,798	\$401,886	\$0	\$688,500	\$348,932	171.32
186	RELIASTAR LIFE INSURANCE COMPANY	0.4993	37	10,678	\$1,420,568	\$35,754	\$1,621,679	\$984,555	116.67
187	RELIASTAR UNITED SERVICES LIFE INS CO	0.0001	204	0	\$342	\$0	\$709,519	\$51,911	207461.70
188	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0001	203	2	\$351	\$0	\$0	\$71	0.00
189	ROYAL MACCABEES LIFE INSURANCE CO	0.3701	42	14,434	\$1,052,870	\$0	\$634,250	\$260,907	60.24
190	SAFECO LIFE INSURANCE COMPANY*	0.3250	45	13,483	\$924,566	\$0	\$1,069,000	\$315,246	115.62
191	SEABOARD LIFE INSURANCE CO (USA)	0.0041	159	76	\$11,637	\$0	\$0	\$2,250	0.00
192	SECURITY BENEFIT LIFE INSURANCE CO	0.0062	147	84	\$17,657	\$0	\$124,834	\$4,206	706.99
193	SECURITY CONNECTICUT LIFE INS CO	0.0061	148	127	\$17,279	\$0	\$0	\$2,368	0.00
194	SECURITY LIFE INS CO OF AMERICA	0.0201	118	855	\$57,323	\$0	\$5,000	\$40,833	8.72
195	SECURITY LIFE OF DENVER INSURANCE CO*	0.0544	95	246	\$154,752	\$0	\$0	\$18,562	0.00
196	SECURITY MUTUAL LIFE INS CO OF NE	0.0431	99	40	\$122,484	\$0	\$16,000	\$1,639	13.06
197	SECURITY MUTUAL LIFE INS CO OF NY	0.0000	209	0	\$0	\$0	\$25,000	\$61,978	N/A
198	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0193	122	638	\$54,853	\$0	\$4,100	\$56,530	7.47
199	SETTLERS LIFE INSURANCE COMPANY	0.0021	173	7	\$6,103	\$0	\$6,800	\$65	108.14
200	SHELTER LIFE INSURANCE CO	0.3284	44	2,434	\$934,380	\$214,031	\$774,200	\$196,537	105.76
201	SHENANDOAH LIFE INSURANCE COMPANY	0.0153	128	0	\$43,449	\$0	\$37,756	\$0	86.90
202	SIERRA HEALTH & LIFE INS CO INC	0.0097	138	373	\$27,680	\$0	\$0	\$7,461	0.00
203	STANDARD INSURANCE COMPANY	4.5964	6	139,621	\$13,076,997	\$0	\$10,662,174	\$4,132,072	81.53
204	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0012	181	13	\$3,476	\$0	\$0	\$61	0.00
205	STATE FARM LIFE INSURANCE COMPANY	0.1457	66	4,972	\$414,561	\$1,190	\$828,966	\$273,151	200.25
206	SUN LIFE ASSURANCE CO OF CANADA	0.4763	40	7,988	\$1,355,034	(\$71,046)	\$5,847,585	\$400,408	426.30
207	TIME INSURANCE COMPANY	0.0344	106	773	\$97,884	\$0	\$76,111	\$10	77.76
208	TMG LIFE INSURANCE COMPANY	0.0292	107	1,149	\$82,965	\$0	\$65,000	\$22,393	78.35
209	TRANSAMERICA ASSURANCE COMPANY	0.1015	76	529	\$288,813	\$0	\$1,096,594	\$35,148	379.69
210	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0000	209	38	\$0	\$0	\$0	\$920	N/A
211	TRAVELERS INSURANCE COMPANY THE	0.0000	209	0	\$0	\$0	\$464,199	\$302,236	N/A
212	TRUSTMARK INSURANCE CO (MUTUAL)	0.2074	56	8,444	\$590,001	\$10,849	\$390,270	\$281,418	67.99
213	TRUSTMARK LIFE INSURANCE COMPANY	0.0000	209	0	\$0	\$0	\$0	\$19,608	N/A
214	U S FINANCIAL LIFE INSURANCE CO	0.0014	177	2	\$3,845	\$0	\$0	\$817	0.00
215	UNCARE LIFE & HEALTH INSURANCE COMPANY	0.0021	174	507	\$5,933	\$0	\$0	\$8,881	0.00
216	UNION CENTRAL LIFE INSURANCE CO	0.3776	41	5,991	\$1,074,307	\$0	\$696,373	\$282,558	64.82
217	UNION FIDELITY LIFE INSURANCE CO	0.0150	129	206	\$42,567	\$0	\$0	\$8,179	0.00
218	UNION LABOR LIFE INSURANCE COMPANY	0.1748	61	70,597	\$497,281	\$17,506	\$340,000	\$141,385	71.89
219	UNITED BENEFIT LIFE INSURANCE COMPANY	0.0002	200	8	\$615	\$0	\$0	\$150	0.00
220	UNITED HEALTH AND LIFE INSURANCE CO	0.6928	26	2,234	\$1,971,185	\$0	\$716,412	\$484,438	36.34
221	UNITED HEALTHCARE INSURANCE COMPANY	0.0009	187	0	\$2,639	\$0	\$0	\$0	0.00
222	UNITED INSURANCE COMPANY OF AMERICA	0.0052	153	0	\$14,769	\$0	\$41,600	\$3,814	281.67
223	UNITED INVESTORS LIFE INS CO	0.1334	69	1,919	\$379,630	\$0	\$153,321	\$68,784	40.39
224	UNITED LIFE INSURANCE COMPANY	0.0013	179	187	\$3,715	\$0	\$0	\$5,666	0.00
225	UNITED OF OMAHA LIFE INS CO	1.5281	17	41,446	\$4,347,379	\$0	\$4,512,994	\$1,041,485	103.81
226	UNITED STATES LIFE INS CO NY	0.2469	53	6,129	\$702,456	\$0	\$154,252	\$511,852	21.96
227	UNITED WISCONSIN LIFE INSURANCE COMPANY	0.6116	30	15,319	\$1,740,065	\$0	\$479,791	\$226,139	27.57
228	UNITED WORLD LIFE INSURANCE COMPANY	0.0060	149	263	\$17,122	\$0	\$0	\$3,185	0.00
229	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0000	209	2	\$0	\$0	\$2,500	\$24	N/A
230	UNUM LIFE INS CO OF AMERICA	4.6471	5	81,534	\$13,221,126	\$0	\$6,780,304	\$4,146,726	51.28
231	USLIFE CREDIT LIFE INSURANCE CO*	0.3078	47	4,242	\$875,813	\$0	\$51,824	\$321,366	5.92
232	VALLEY FORGE LIFE INSURANCE COMPANY	0.0048	155	27	\$13,729	\$0	\$5,625	\$814	40.97
233	VETERANS LIFE INS CO	0.3235	46	3,486	\$920,359	\$0	\$712,967	\$52,838	77.47
234	VULCAN LIFE INSURANCE COMPANY	0.0000	208	0	\$115	\$0	\$0	\$0	0.00
235	WASHINGTON NATIONAL INSURANCE CO*	0.1608	62	10,583	\$457,614	\$0	\$565,500	\$132,329	123.58
236	WESTERN AND SOUTHERN LIFE INS CO	0.0000	209	220	\$0	\$0	\$271,170	\$11,836	N/A
237	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0077	141	309	\$21,923	\$0	\$15,000	\$4,825	68.42
238	WORLD INSURANCE COMPANY	0.0006	191	0	\$1,566	\$0	\$2,000	\$0	127.71
TOTAL		100.000		2,553,259	\$284,504,098	\$3,463,185	\$378,715,255	\$104,501,764	134.33

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INS AND ANNUITY CO*	0.0000	29	1,139	\$0	\$0	\$17,526	\$47,864	N/A
2	AG LIFE INSURANCE COMPANY	0.1248	18	2,365	\$45,909	\$0	\$0	\$51,052	0.00
3	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0000	29	5	\$0	\$0	\$51,682	\$1,135	N/A
4	AMERICAN GENERAL LIFE INSURANCE CO	0.3225	15	373	\$118,675	\$0	\$79,707	\$10,888	67.16
5	BANKERS UNITED LIFE ASSURANCE CO	4.8543	4	269	\$1,786,114	\$0	\$2,100,133	\$90,622	117.58
6	BCS LIFE INSURANCE COMPANY	1.0869	11	2,735	\$399,928	\$0	\$540,645	\$209,764	135.19
7	CONNECTICUT GENERAL LIFE INS CO	14.9172	2	38,411	\$5,488,717	\$0	\$5,293,592	\$2,602,372	96.44
8	CONTINENTAL ASSURANCE COMPANY	0.5146	14	3,290	\$189,356	\$0	\$40,000	\$94,029	21.12
9	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0000	29	16	\$0	\$0	\$0	\$1,134	N/A
10	GREAT AMERICAN RESERVE INS CO	0.0030	28	108	\$1,105	\$0	\$53,215	\$3,466	4815.84
11	HARTFORD LIFE INSURANCE COMPANY	0.0871	21	60	\$32,047	\$0	\$190,633	\$11,525	594.85
12	JOHN HANCOCK MUTUAL LIFE INS CO	0.0800	22	105	\$29,420	\$5,619	\$7,573	\$7,255	44.84
13	LIFE INSURANCE CO OF NORTH AMERICA	0.0905	19	546	\$33,302	\$0	\$44,548	\$9,753	133.77
14	LIFE INVESTORS INS CO OF AMERICA	0.1967	16	140	\$72,381	\$0	\$12,406	\$6,840	17.14
15	MADISON NATIONAL LIFE INSURANCE CO INC	0.0042	27	20	\$1,557	\$0	\$0	\$770	0.00
16	METROPOLITAN LIFE INSURANCE COMPANY	50.7512	1	31,231	\$18,673,676	\$0	\$0	\$1,791,579	0.00
17	MINISTERS LIFE INSURANCE CO THE*	0.1433	17	149	\$52,714	\$0	\$0	\$8,246	0.00
18	MINNESOTA MUTUAL LIFE INSURANCE CO	4.3315	5	1,907	\$1,593,769	\$0	\$222,903	\$108,770	13.99
19	MONY LIFE INS CO OF AMERICA	1.1159	10	1,165	\$410,598	\$0	\$82,324	\$48,224	20.05
20	PARAGON LIFE INSURANCE COMPANY	10.6941	3	14,799	\$3,934,842	\$0	\$4,048,456	\$1,056,138	102.89
21	PENN INSURANCE & ANNUITY CO THE	0.0132	24	12	\$4,860	\$0	\$3,366	\$440	69.26
22	PFL LIFE INSURANCE COMPANY	0.0072	26	12	\$2,636	\$0	\$2,374	\$337	90.06
23	PRINCIPAL MUTUAL LIFE INS CO	3.1960	6	4,300	\$1,175,937	\$0	\$422,871	\$281,234	35.96
24	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0894	20	4	\$32,900	\$0	\$0	\$140	0.00
25	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.0143	23	43	\$5,254	\$207	\$12,611	\$2,185	243.97
26	SECURITY BENEFIT LIFE INSURANCE CO	0.0079	25	22	\$2,905	\$0	\$29,960	\$762	1031.33
27	SECURITY EQUITY LIFE INSURANCE COMPANY	1.3238	9	0	\$487,102	\$0	\$0	\$22,736	0.00
28	TRANSAMERICA ASSURANCE COMPANY	2.6717	7	3,676	\$983,031	\$0	\$138,279	\$108,415	14.07
29	TRAVELERS INSURANCE COMPANY THE	2.2383	8	43	\$823,572	\$0	\$0	\$0	0.00
30	TRUSTMARK INSURANCE CO (MUTUAL)	0.0000	29	316	\$0	\$0	\$120,861	\$7,197	N/A
31	UNITED OF OMAHA LIFE INS CO	0.0000	29	773	\$0	\$0	\$10,313	\$653	N/A
32	UNUM LIFE INS CO OF AMERICA	0.5619	12	1,054	\$206,760	\$0	\$270,209	\$70,992	130.69
33	VALLEY FORGE LIFE INSURANCE COMPANY	0.5584	13	397	\$205,467	\$0	\$188,456	\$12,186	91.72
34	VETERANS LIFE INS CO	0.0000	29	1	\$0	\$0	\$0	\$20	N/A
TOTAL		100.000		109,486	\$36,794,534	\$5,826	\$13,984,643	\$6,668,723	38.02

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP GRADED DEATH BENEFITS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.4349	8	319	\$30,788	\$0	\$16,260	\$4,149	52.81
2	AUSA LIFE INSURANCE COMPANY INC	0.0078	12	3	\$550	\$0	\$0	\$74	0.00
3	COLONIAL PENN LIFE INSURANCE CO	8.9583	4	5,114	\$634,232	\$0	\$305,489	\$10,586	48.17
4	COMBINED INSURANCE CO OF AMERICA	0.7223	7	321	\$51,141	\$0	\$5,833	\$5,240	11.41
5	CUNA MUTUAL INSURANCE SOCIETY	15.5751	2	5,000	\$1,102,696	\$0	\$134,804	\$21,340	12.22
6	FIDELITY SECURITY LIFE INSURANCE CO*	0.0842	9	39	\$5,963	\$0	\$4,131	\$98	69.28
7	INTRAMERICA LIFE INSURANCE COMPANY	0.0247	10	9	\$1,746	\$0	\$0	\$38	0.00
8	J C PENNEY LIFE INSURANCE COMPANY	56.9254	1	22,778	\$4,030,234	\$0	\$1,524,181	\$64,816	37.82
9	MONTGOMERY WARD LIFE INSURANCE CO	4.6059	5	898	\$326,090	\$0	\$169,317	\$2,737	51.92
10	MONUMENTAL LIFE INSURANCE COMPANY	0.8528	6	0	\$60,377	\$0	\$26,564	\$753	44.00
11	SIGNATURE LIFE INS CO OF AMERICA THE	0.0150	11	3	\$1,061	\$0	\$0	\$5	0.00
12	UNION FIDELITY LIFE INSURANCE CO	11.7936	3	3,720	\$834,971	\$0	\$353,379	\$33,262	42.32
TOTAL		100.000		38,204	\$7,079,849	\$0	\$2,539,958	\$143,098	35.88

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP CREDIT LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ADMIRAL LIFE INS CO OF AMERICA	0.0000	54	0	(\$47,801)	\$0	\$30,160	\$0	-0.63
2	AETNA LIFE INSURANCE COMPANY*	0.0000	54	176	\$0	\$0	\$1,898	\$171	N/A
3	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.6610	35	0	\$293,649	\$0	\$145,981	\$0	49.71
4	ALLSTATE LIFE INSURANCE COMPANY	1.4899	21	44,221	\$661,888	\$0	\$670,674	\$45,619	101.33
5	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	7.6995	2	155,164	\$3,420,589	\$0	\$1,986,507	\$228,378	58.07
6	AMERICAN CREDITORS LIFE INS CO	0.1950	42	901	\$86,612	\$0	\$68,238	\$8,344	78.79
7	AMERICAN FAMILY LIFE INSURANCE CO	0.0436	45	305	\$19,378	\$0	\$51,681	\$2,752	266.70
8	AMERICAN HEALTH & LIFE INSURANCE CO	1.3553	22	6,905	\$602,093	\$0	\$199,877	\$41,951	33.20
9	AMERICAN HERITAGE LIFE INSURANCE CO	0.2424	40	422	\$107,710	\$0	\$0	\$5,115	0.00
10	AMERICAN NATIONAL INSURANCE COMPANY*	2.6920	12	12,306	\$1,195,925	\$0	\$519,777	\$65,234	43.46
11	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.2487	39	1,465	\$110,499	\$0	\$30,916	\$6,694	27.98
12	AMERICAN UNITED LIFE INSURANCE CO	0.6704	34	4,630	\$297,830	\$0	\$158,455	\$18,507	53.20
13	ARCADIA NATIONAL LIFE INSURANCE CO	1.0139	25	2,507	\$450,413	\$0	\$194,376	\$31,478	43.16
14	BALBOA LIFE INSURANCE COMPANY	1.5264	20	7,735	\$678,119	\$0	\$168,715	\$41,769	24.88
15	BOATMENS LIFE INSURANCE COMPANY	2.2307	17	13,038	\$990,994	\$0	\$177,221	\$65,191	17.88
16	CENTRAL NATIONAL LIFE INS OF OMAHA	3.0226	11	19,545	\$1,342,807	\$0	\$627,452	\$76,348	46.73
17	CENTRAL STATES HEALTH & LIFE CO	4.4044	8	54,338	\$1,956,679	\$0	\$1,413,980	\$130,199	72.26
18	CENTURION LIFE INSURANCE COMPANY	2.2594	16	19,874	\$1,003,749	\$0	\$649,417	\$106,345	64.70
19	CENTURY LIFE ASSURANCE COMPANY	0.0000	54	142	(\$8,593)	\$0	\$65,218	\$12,552	-7.59
20	CHRYSLER LIFE INSURANCE COMPANY	0.0000	54	168	(\$1,459)	\$0	\$8,531	\$710	-5.85
21	CONSUMERS LIFE INSURANCE COMPANY	0.0170	48	19	\$7,539	\$0	\$0	\$239	0.00
22	CROWN LIFE INSURANCE COMPANY*	0.0000	54	115	(\$2,848)	\$0	\$0	\$906	N/A
23	CUNA MUTUAL INSURANCE SOCIETY	6.9157	4	116,637	\$3,072,363	\$92,148	\$1,854,016	\$573,087	63.34
24	FIDELITY SECURITY LIFE INSURANCE CO*	0.3476	37	9,702	\$154,406	\$0	\$111,953	\$9,449	72.51
25	FOREMOST LIFE INSURANCE COMPANY	0.0000	54	85	\$0	\$0	\$0	\$483	N/A
26	GENERAL FIDELITY LIFE INSURANCE CO	0.0009	51	10	\$407	\$0	\$0	\$312	0.00
27	GUARANTEE TRUST LIFE INSURANCE CO*	5.4596	5	15,106	\$2,425,464	\$0	\$432,982	\$154,826	17.85
28	HOUSEHOLD LIFE INSURANCE COMPANY	2.3089	15	10,609	\$1,025,754	\$0	\$706,284	\$82,026	68.86
29	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	3.5194	10	22,871	\$1,563,511	\$0	\$679,671	\$112,175	43.47
30	INTEGON LIFE INSURANCE CORPORATION*	0.0000	54	648	(\$6,454)	\$0	\$12,069	\$1,468	-1.87
31	J C PENNEY LIFE INSURANCE COMPANY	0.7255	32	39,597	\$322,294	\$0	\$200,017	\$26,259	62.06
32	J M I C LIFE INSURANCE COMPANY	0.8382	30	1,105	\$372,364	\$0	\$33,519	\$15,164	9.00
33	JOHN ALDEN LIFE INSURANCE CO	0.0026	49	48	\$1,177	\$0	\$0	\$867	0.00
34	JOHN HANCOCK MUTUAL LIFE INS CO	0.0001	53	1	\$63	\$0	\$0	\$16	0.00
35	JOHN INVESTORS INS CO OF AMERICA	4.3690	9	27,400	\$1,940,986	\$0	\$1,188,308	\$176,335	61.22
36	LINCOLN BENEFIT LIFE COMPANY	0.0000	54	155	\$0	\$0	\$0	\$223	N/A
37	LYNDON LIFE INSURANCE COMPANY	0.3934	36	4,276	\$174,768	\$0	\$202,442	\$11,363	115.83
38	MADISON NATIONAL LIFE INSURANCE CO INC	0.0256	47	211	\$11,389	\$0	\$4,743	\$954	41.65
39	MAYFLOWER NATIONAL LIFE INSURANCE CO	0.0000	54	182	(\$754)	\$0	\$0	\$602	N/A
40	MEGA LIFE AND HEALTH INS CO THE	0.0000	54	671	(\$22,732)	\$0	\$9,702	\$4,214	-0.43
41	MERIT LIFE INSURANCE CO	1.8708	19	20,947	\$831,116	\$0	\$440,072	\$59,051	52.95
42	MIC LIFE INSURANCE CORPORATION	0.0000	54	5,804	(\$130,938)	\$0	\$632,599	\$37,307	-4.83
43	MIDWEST NATIONAL LIFE INS CO OF TN	0.2151	41	1,219	\$95,544	\$0	\$33,973	\$6,413	35.56
44	MINNESOTA MUTUAL LIFE INSURANCE CO	1.0915	23	9,272	\$484,927	\$21,438	\$196,872	\$42,233	45.02
45	MONTGOMERY WARD LIFE INSURANCE CO	1.0063	26	28,513	\$447,051	\$0	\$278,633	\$18,745	62.33
46	MONUMENTAL LIFE INSURANCE COMPANY	0.6986	33	3,592	\$310,367	\$0	\$178,817	\$21,244	57.61
47	MOUNTAIN LIFE INSURANCE COMPANY	1.9653	18	11,261	\$873,111	\$0	\$320,082	\$56,817	36.66
48	NEW YORK LIFE INSURANCE COMPANY	0.0000	54	1	\$0	\$0	\$0	\$13	N/A
49	NORTH CENTRAL LIFE INSURANCE CO*	2.6745	13	6,069	\$1,188,176	\$0	\$187,183	\$51,617	15.75
50	PEKIN LIFE INSURANCE COMPANY	0.2839	38	1,328	\$126,140	\$0	\$98,784	\$11,265	78.31
51	PROTECTIVE LIFE INSURANCE COMPANY	0.9600	27	928	\$426,475	\$0	\$7,084	\$17,078	1.66
52	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.8762	29	3,655	\$389,258	\$23,667	\$77,132	\$6,946	25.90
53	RELIABLE LIFE INSURANCE COMPANY*	0.0000	54	24	(\$988)	\$0	\$4,304	\$50	-4.36
54	SHELTER LIFE INSURANCE CO	0.1024	44	4,271	\$45,480	\$11,098	\$63,229	\$7,829	163.43
55	SIGNATURE LIFE INS CO OF AMERICA THE	0.0009	52	25	\$402	\$0	\$0	\$16	0.00
56	STATE FARM LIFE INSURANCE COMPANY	4.9275	6	21,262	\$2,189,078	\$31,466	\$843,632	\$205,939	39.98
57	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0000	54	39	(\$372)	\$0	\$0	\$104	N/A
58	TRANSPORT LIFE INSURANCE COMPANY	0.0000	54	153	(\$5,250)	\$0	\$14,338	\$764	-2.73
59	UNION FIDELITY LIFE INSURANCE CO	11.7974	1	46,944	\$5,241,075	\$0	\$2,171,897	\$416,094	41.44
60	UNION SECURITY LIFE INSURANCE CO	7.3241	3	28,962	\$3,253,796	\$0	\$1,847,709	\$215,765	56.79
61	UNITED FIDELITY LIFE INSURANCE CO	0.0011	50	11	\$491	\$0	\$0	\$49	0.00
62	UNITED LIFE INSURANCE COMPANY	0.7961	31	2,964	\$353,656	\$0	\$144,667	\$21,368	40.91
63	UNITED OF OMAHA LIFE INS CO	0.0000	54	0	(\$12)	\$0	\$0	\$85,938	N/A
64	UNIVERSAL UNDERWRITERS LIFE INS CO	2.4065	14	8,184	\$1,069,093	\$0	\$184,290	\$74,842	17.24
65	USLIFE CREDIT LIFE INSURANCE CO*	4.6278	7	32,082	\$2,055,925	\$0	\$906,151	\$130,885	44.08
66	VISTA LIFE INSURANCE COMPANY	0.1771	43	914	\$78,684	\$0	\$120,459	\$7,756	153.09
67	VOYAGER LIFE INSURANCE COMPANY	0.9453	28	11,846	\$419,966	\$0	\$155,220	\$36,166	36.96
68	WESTERN DIVERSIFIED LIFE INSURANCE CO	1.0445	24	4,847	\$464,033	\$0	\$131,956	\$36,644	28.44
69	ZALE LIFE INSURANCE COMPANY	0.0423	46	3,755	\$18,771	\$0	\$5,121	\$1,763	27.28
TOTAL		100.000		852,160	\$44,425,833	\$179,817	\$21,648,984	\$3,629,026	49.14

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	GOLDEN AMERICAN LIFE INS CO	9.2402	2	13	\$417,360	\$0	\$1,702	\$1,311	0.41
2	HARTFORD LIFE INSURANCE COMPANY	0.0000	4	12	\$0	\$0	\$0	\$1,843	N/A
3	METROPOLITAN LIFE INSURANCE COMPANY	7.4729	3	51	\$337,537	\$0	\$0	\$21,606	0.00
4	PARAGON LIFE INSURANCE COMPANY	83.2869	1	4,130	\$3,761,901	\$0	\$1,971,192	\$823,180	52.40
TOTAL		100.000		4,206	\$4,516,798	\$0	\$1,972,894	\$847,940	43.68

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ALLOCATED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ACACIA NATIONAL LIFE INSURANCE CO	0.0000	70	0	\$0	\$0	\$1,245	\$0	N/A
2	AETNA LIFE INS AND ANNUITY CO*	1.9731	5	0	\$5,051,614	\$0	\$22,572,875	\$0	446.84
3	AETNA LIFE INSURANCE COMPANY*	0.0000	70	0	(\$195,868)	\$0	\$10,289,591	\$0	-52.53
4	AIG LIFE INSURANCE COMPANY	0.3209	18	417	\$821,480	\$0	\$1,394,287	\$0	169.73
5	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.5209	14	17	\$1,333,555	\$0	\$189,299	\$0	14.20
6	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0000	70	47	\$0	\$0	\$88,465	\$0	N/A
7	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0000	70	93	\$0	\$0	\$1,247,994	\$0	N/A
8	ALLSTATE LIFE INSURANCE COMPANY	0.1686	26	1,015	\$431,556	\$0	\$5,577,331	\$0	1292.38
9	AMERICAN ENTERPRISE LIFE INS CO	0.0966	35	27	\$247,281	\$0	\$157,406	\$0	63.65
10	AMERICAN FIDELITY ASSURANCE COMPANY	0.1002	33	28	\$256,436	\$0	\$229,149	\$0	89.36
11	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0000	70	133	\$0	\$0	\$409,098	\$0	N/A
12	AMERICAN GENERAL LIFE INSURANCE CO	0.0037	54	78	\$9,500	\$0	\$105,162	\$0	1106.97
13	AMERICAN HEALTH & LIFE INSURANCE CO	0.0000	70	1	\$0	\$0	\$4,598	\$0	N/A
14	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0000	70	0	\$0	\$0	\$169,253	\$0	N/A
15	AMERICAN MATURITY LIFE INSURANCE CO *	0.0156	46	2	\$40,000	\$0	\$2,457	\$0	6.14
16	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0000	70	2	\$0	\$0	\$750	\$0	N/A
17	AMERICAN NATIONAL INSURANCE COMPANY*	0.0605	38	0	\$155,002	\$0	\$2,707,299	\$0	1746.62
18	AMERICAN PARTNERS LIFE INSURANCE CO	0.0977	34	414	\$250,119	\$0	\$7,930	\$0	3.13
19	AMERICAN STATES LIFE INSURANCE CO	0.0000	70	0	\$0	\$0	\$17,195	\$0	N/A
20	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0010	62	1	\$2,550	\$0	\$0	\$0	0.00
21	AMERICAN UNITED LIFE INSURANCE CO	0.7485	10	658	\$1,916,425	\$0	\$2,098,321	\$0	109.49
22	AMERITAS LIFE INSURANCE CORP	0.0000	70	0	\$0	\$0	\$103,787	\$0	N/A
23	ANCHOR NATIONAL LIFE INS CO*	8.6496	2	926	\$22,144,961	\$0	\$340,741	\$0	1.54
24	AUSA LIFE INSURANCE COMPANY INC	0.0036	56	2	\$9,187	\$0	\$0	\$0	0.00
25	BANKERS LIFE AND CASUALTY COMPANY	0.0000	70	0	\$0	\$0	\$28,421	\$0	N/A
26	BENEFICIAL STANDARD LIFE INS CO*	0.0000	70	67	\$0	\$0	\$34,512	\$0	N/A
27	BERKSHIRE HATHAWAY LIFE INS CO OF NE	68.8381	1	353	\$176,241,697	\$0	\$2,356,521	\$0	1.34
28	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0000	70	16	\$0	\$0	\$0	\$0	N/A
29	CANADA LIFE ASSURANCE COMPANY	0.0000	70	0	\$0	\$0	\$1,944,091	\$0	N/A
30	CAPITOL LIFE INSURANCE COMPANY	0.0000	70	99	\$0	\$0	\$509,719	\$0	N/A
31	CHARTER NATIONAL LIFE INSURANCE CO*	0.0000	70	56	\$0	\$0	\$207,524	\$0	N/A
32	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0504	41	45	\$129,099	\$0	\$28,913	\$0	22.40
33	COLLEGE LIFE INSURANCE CO OF AMERICA	0.4475	15	411	\$1,145,680	\$0	\$38,791	\$0	3.39
34	COLONIAL PENN LIFE INSURANCE CO	0.0000	70	29	\$0	\$0	\$8,347	\$0	N/A
35	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0295	43	80	\$75,639	\$0	\$0	\$0	0.00
36	CONNECTICUT GENERAL LIFE INS CO	0.0000	70	0	(\$21,536)	\$0	\$3,247,290	\$0	-150.78
37	CONTINENTAL ASSURANCE COMPANY	1.5257	8	386	\$3,906,232	\$0	\$784,654	\$0	20.09
38	CROWN LIFE INSURANCE COMPANY*	0.0048	52	0	\$12,230	\$0	\$159,898	\$0	1307.42
39	CUNA MUTUAL INSURANCE SOCIETY	0.0000	70	60	\$0	\$0	\$115,990	\$0	N/A
40	DELTA LIFE AND ANNUITY COMPANY*	0.1208	30	0	\$309,287	\$0	\$215,473	\$0	69.67
41	EMPLOYERS LIFE INS CO OF WAUSAU	0.0037	55	68	\$9,404	\$0	\$398,649	\$0	4239.14
42	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0000	70	8	\$0	\$0	\$8,223	\$0	N/A
43	FEDERATED LIFE INSURANCE COMPANY	0.0000	70	0	\$0	\$0	\$318,600	\$0	N/A
44	FIDELITY AND GUARANTY LIFE INS CO*	0.2536	21	141	\$649,172	\$0	\$465,831	\$0	71.76
45	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.0006	65	40	\$1,423	\$20,851	\$222,161	\$0	17077.44
46	FIRST VARIABLE LIFE INSURANCE CO	0.0051	51	9	\$13,022	\$0	\$11,635	\$0	89.35
47	FRANKLIN LIFE INSURANCE COMPANY	0.0000	70	93	\$0	\$0	\$387,293	\$0	N/A
48	GENERAL AMERICAN LIFE INSURANCE CO	0.4294	17	18	\$1,099,456	\$0	\$3,681,259	\$0	334.83
49	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0000	70	971	\$0	\$0	\$2,156,469	\$0	N/A
50	GOLDEN RULE INSURANCE COMPANY	0.0008	64	1	\$2,041	\$0	\$1,183	\$0	57.96
51	GREAT AMERICAN LIFE INSURANCE CO	0.1533	28	200	\$392,606	\$0	\$208,543	\$0	53.12
52	GREAT AMERICAN RESERVE INS CO	0.0009	63	13	\$2,189	\$0	\$27,339	\$0	1248.93
53	GREAT NORTHERN INSURED ANNUITY CORP	0.0000	70	178	\$0	\$0	\$1,633,127	\$0	N/A
54	GREAT SOUTHERN LIFE INSURANCE CO	0.0042	53	0	\$10,630	\$0	\$0	\$0	0.00
55	GREAT WEST LIFE & ANNUITY INS CO*	0.2258	23	378	\$578,143	\$378	\$0	\$0	0.07
56	HARTFORD LIFE INSURANCE COMPANY	0.0841	37	51	\$215,248	\$0	\$62,644	\$0	29.10
57	IDS LIFE INSURANCE COMPANY	0.5337	13	1,244	\$1,366,469	\$0	\$1,345,791	\$0	98.49
58	INA LIFE INSURANCE CO OF NEW YORK	0.0000	70	0	\$0	\$0	\$93,150	\$0	N/A
59	INTEGRITY LIFE INS CO	0.0000	70	19	\$0	\$0	\$125,065	\$0	N/A
60	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0018	60	14	\$4,491	\$0	\$9,908	\$0	220.62
61	JACKSON NATIONAL LIFE INSURANCE CO	0.1704	25	2,598	\$436,341	\$0	\$6,436,006	\$0	1474.99
62	JEFFERSON PILOT LIFE INS CO	0.0265	44	16	\$67,911	\$0	\$4,507	\$0	6.64
63	JOHN HANCOCK MUTUAL LIFE INS CO	1.8989	6	6,766	\$4,861,735	\$318,296	\$35,683,915	\$0	740.52
64	KANSAS CITY LIFE INSURANCE CO	0.0000	70	0	\$0	\$0	\$15,602	\$0	N/A
65	KEMPER INVESTORS LIFE INS CO	1.1969	9	1,651	\$3,064,276	\$0	\$2,058,010	\$0	67.16
66	LIFE INSURANCE CO OF NORTH AMERICA	0.0022	58	114	\$5,519	\$0	\$869,715	\$0	15758.56
67	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0000	70	5	\$0	\$0	\$8,770	\$0	N/A
68	LINCOLN BENEFIT LIFE COMPANY	0.0391	42	9	\$100,000	\$0	\$37,506	\$0	37.51
69	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0000	70	3,680	\$0	\$0	\$11,358,521	\$0	N/A
70	LOYAL AMERICAN LIFE INSURANCE CO	0.0000	70	2	\$0	\$0	\$2,510	\$0	N/A
71	LOYALTY LIFE INSURANCE COMPANY	0.0000	70	1	\$0	\$0	\$4,825	\$0	N/A
72	MANHATTAN LIFE INSURANCE COMPANY	0.0000	70	0	\$0	\$0	\$8,170	\$0	N/A
73	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.1190	31	10	\$304,602	\$0	\$0	\$0	0.00
74	MANUFACTURERS LIFE INSURANCE CO	0.0002	67	0	\$520	\$1,064	\$89,378	\$0	17392.69
75	MASSACHUSETTS MUTUAL LIFE INS CO	0.6631	11	0	\$1,697,627	\$49,002	\$1,847	\$0	3.00
76	MBL LIFE ASSURANCE CORPORATION	0.0000	70	82	\$0	\$0	\$476,163	\$0	N/A
77	METROPOLITAN LIFE INSURANCE COMPANY	2.2409	4	179	\$5,737,214	\$0	\$38,017,817	\$0	662.65
78	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0055	50	0	\$14,089	\$0	\$64,710	\$0	459.29
79	MONY LIFE INS CO OF AMERICA	0.0144	47	48	\$36,995	\$0	\$540,084	\$0	1459.88
80	MUTUAL LIFE INSURANCE CO OF NY*	0.0000	70	87	(\$206,876)	\$0	\$207,234	\$0	-1.00

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ALLOCATED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
81	MUTUAL OF AMERICA LIFE INSURANCE CO	0.3149	19	0	\$806,173	\$0	\$3,082,059	\$0	382.31
82	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	70	1	\$0	\$0	\$66,755	\$0	N/A
83	NATIONAL FIDELITY LIFE INSURANCE CO	0.0000	70	0	\$0	\$0	\$6,937	\$0	N/A
84	NATIONAL HEALTH INS CO	0.0018	59	23	\$4,498	\$0	\$20,317	\$0	451.69
85	NATIONAL WESTERN LIFE INSURANCE CO	0.0010	61	172	\$2,613	\$0	\$0	\$0	0.00
86	NATIONWIDE LIFE INSURANCE CO	0.0535	40	520	\$136,939	\$0	\$1,134,039	\$0	828.13
87	NEW YORK LIFE INSURANCE COMPANY	0.2364	22	8,885	\$605,154	\$25,268	\$9,334,341	\$0	1546.65
88	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0000	70	155	\$0	\$0	\$41,215	\$0	N/A
89	NORTHBROOK LIFE INSURANCE COMPANY	0.0000	70	365	\$0	\$0	\$1,238,048	\$0	N/A
90	NORTHERN LIFE INSURANCE COMPANY	0.1806	24	24	\$462,316	\$0	\$189,785	\$0	41.05
91	OAKRE LIFE INSURANCE COMPANY	0.0000	70	6	\$0	\$0	\$0	\$0	N/A
92	OHIO NATIONAL LIFE INS CO THE	0.0000	70	0	\$0	\$0	\$1,207,820	\$0	N/A
93	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0000	70	10	\$0	\$0	\$15,522	\$0	N/A
94	PAN AMERICAN LIFE INSURANCE COMPANY	0.0125	48	0	\$32,040	\$0	\$73,698	\$0	230.02
95	PAUL REVERE LIFE INSURANCE CO	0.0000	70	0	\$0	\$0	\$66,359	\$0	N/A
96	PENN MUTUAL LIFE INSURANCE CO THE	0.0000	69	177	\$8	\$0	\$2,892,041	\$0	361505.13
97	PHF LIFE INSURANCE COMPANY	0.0000	70	0	\$0	\$0	\$3,013	\$0	N/A
98	PHOENIX HOME LIFE MUTUAL INS CO	0.0000	70	53	\$0	\$0	\$522,889	\$0	N/A
99	PRESIDENTIAL LIFE INSURANCE CO	0.0000	70	0	\$0	\$0	\$118,168	\$0	N/A
100	PRINCIPAL MUTUAL LIFE INS CO	3.8410	3	93,152	\$9,833,816	\$17,985	\$49,327,523	\$0	501.79
101	PROVIDENT LIFE AND ACCIDENT INS CO	0.0000	70	1,476	\$0	\$0	\$2,381,998	\$0	N/A
102	PROVIDENT NATIONAL ASSURANCE CO	0.0000	70	30	\$0	\$0	\$47,406	\$0	N/A
103	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.5487	12	0	\$1,404,724	\$0	\$33,157,232	\$0	2360.41
104	PRUDENTIAL INSURANCE CO OF AMERICA THE	1.8037	7	0	\$4,617,900	\$369,599	\$37,644,092	\$0	823.18
105	RELIABLE LIFE INSURANCE COMPANY*	0.0000	70	325	\$0	\$0	\$919,034	\$0	N/A
106	RELJANCE STANDARD LIFE INSURANCE CO*	0.0000	70	52	\$0	\$0	\$26,886	\$0	N/A
107	RELIASTAR LIFE INSURANCE COMPANY	0.0000	70	144	\$0	\$0	\$209,681	\$0	N/A
108	SAFECO LIFE INSURANCE COMPANY*	0.1666	27	646	\$426,484	\$0	\$3,326,194	\$0	779.91
109	SECURITY BENEFIT LIFE INSURANCE CO	0.0000	68	1	\$28	\$0	\$0	\$0	0.00
110	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0000	70	21	\$0	\$0	\$51,186	\$0	N/A
111	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.0000	70	9	\$0	\$0	\$9,350	\$0	N/A
112	STANDARD INSURANCE COMPANY	0.0000	70	0	\$0	\$0	\$5,896	\$0	N/A
113	STANDARD LIFE INS CO OF INDIANA	0.0000	70	0	\$0	\$0	\$1,734	\$0	N/A
114	SUN LIFE ASSUR CO OF CANADA (US)	0.1435	29	47	\$367,327	\$0	\$315,409	\$0	85.87
115	SUN LIFE ASSURANCE CO OF CANADA	0.2990	20	41	\$765,389	\$30,699	\$283,750	\$0	41.08
116	SUNAMERICA LIFE INSURANCE COMPANY	0.0175	45	645	\$44,754	\$0	\$2,445,717	\$0	5464.80
117	TRANSAMERICA LIFE INS & ANNUITY CO	0.1018	32	0	\$260,639	\$0	\$3,362,830	\$0	1290.23
118	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.4342	16	0	\$1,111,774	\$0	\$1,555,666	\$0	139.93
119	TRAVELERS INSURANCE COMPANY THE	0.0909	36	6,057	\$232,740	\$0	\$8,749,578	\$0	3759.38
120	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.0005	66	1,326	\$1,390	\$0	\$2,412,583	\$0	173567.12
121	UNION CENTRAL LIFE INSURANCE CO	0.0546	39	64	\$139,688	\$0	\$3,014,527	\$0	2158.04
122	UNION LABOR LIFE INSURANCE COMPANY	0.0032	57	7	\$8,297	\$0	\$30,289	\$0	365.06
123	UNITED FAMILY LIFE INSURANCE CO	0.0088	49	0	\$22,505	\$0	\$17,673	\$0	78.53
124	UNITED OF OMAHA LIFE INS CO	0.0000	70	2	\$0	\$0	\$0	\$0	N/A
125	UNITED STATES LIFE INS CO NY	0.0000	70	5	\$0	\$0	\$18,434	\$0	N/A
126	VARIABLE ANNUITY LIFE INSURANCE CO	0.0000	70	0	\$0	\$0	\$663,235	\$0	N/A
127	VULCAN LIFE INSURANCE COMPANY	0.0000	70	1	\$0	\$0	\$13,731	\$0	N/A
128	WESTERN AND SOUTHERN LIFE INS CO	0.0000	70	70	\$0	\$0	\$752,154	\$0	N/A
129	WESTERN NATIONAL LIFE INSURANCE CO	0.0000	70	5,304	\$0	\$0	\$42,573,694	\$0	N/A
130	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0000	70	4	\$0	\$0	\$0	\$0	N/A
TOTAL		100.000		143,977	\$256,023,569	\$833,142	\$377,766,925	\$0	147.88

**1996 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP UNALLOCATED & VARIABLE ANNUITIES, INCLUDING DEPOSIT-TYPE FUNDS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA INSURANCE COMPANY OF AMERICA	0.0000	88	0	\$0	\$0	\$26,810	\$0	N/A
2	AETNA LIFE INS AND ANNUITY CO*	5.7606	6	0	\$58,358,258	\$0	\$0	\$0	0.00
3	AETNA LIFE INSURANCE COMPANY*	0.4229	30	0	\$4,283,747	\$0	\$0	\$0	0.00
4	ALLSTATE LIFE INSURANCE COMPANY	0.4442	29	0	\$4,500,000	\$0	\$7,507,059	\$0	166.82
5	AMERICAN GENERAL LIFE INSURANCE CO	0.0000	86	5	\$504	\$0	\$0	\$0	0.00
6	AMERICAN LIFE INSURANCE CO OF NY	0.0075	68	0	\$75,856	\$0	\$10,001	\$0	13.18
7	AMERICAN MATURITY LIFE INSURANCE CO *	0.1049	51	36	\$1,062,430	\$0	\$149,642	\$0	14.08
8	AMERICAN NATIONAL INSURANCE COMPANY*	0.9645	19	0	\$9,770,940	\$0	\$0	\$0	0.00
9	AMERICAN SKANDIA LIFE ASSURANCE CORP	5.5326	7	2,954	\$56,047,777	\$0	\$6,549,176	\$0	11.68
10	AMERICAN UNITED LIFE INSURANCE CO	2.0581	14	0	\$20,849,187	\$31,222	\$8,522,985	\$0	41.03
11	AMERITAS LIFE INSURANCE CORP	0.0397	58	0	\$401,705	\$0	\$0	\$0	0.00
12	ANCHOR NATIONAL LIFE INS CO*	6.5847	5	1,860	\$66,705,848	\$0	\$257,054	\$0	0.39
13	AURORA NATIONAL LIFE ASSURANCE CO	0.0000	88	935	(\$7,594)	\$0	\$3,842	\$0	-0.51
14	AUSA LIFE INSURANCE COMPANY INC	0.0301	61	4	\$304,831	\$0	\$0	\$0	0.00
15	BANKERS UNITED LIFE ASSURANCE CO	0.0031	77	455	\$31,214	\$0	\$2,041,039	\$0	6538.86
16	BCS LIFE INSURANCE COMPANY	0.0028	79	0	\$28,239	\$0	\$0	\$0	0.00
17	BERKSHIRE LIFE INSURANCE COMPANY	0.0055	71	10	\$55,362	\$0	\$0	\$0	0.00
18	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0001	85	131	\$1,000	\$0	\$702,339	\$0	70233.90
19	BUSINESS MENS ASSURANCE CO OF AMERICA	0.3060	37	1	\$3,100,000	\$0	\$0	\$0	0.00
20	CANADA LIFE INSURANCE CO OF AMERICA	0.0143	66	0	\$145,028	\$0	\$41,463	\$0	28.59
21	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0065	69	85	\$65,651	\$0	\$224,097	\$0	341.35
22	CONNECTICUT GENERAL LIFE INS CO*	4.3038	8	1,054	\$43,599,809	\$0	\$0	\$0	0.00
23	CONTINENTAL ASSURANCE COMPANY	8.7833	3	0	\$88,979,560	\$0	\$0	\$0	0.00
24	COVA FINANCIAL SERVICES LIFE INS CO	0.0000	88	6	\$0	\$0	\$334,957	\$0	N/A
25	CUNA MUTUAL INSURANCE SOCIETY	0.1402	47	0	\$1,420,301	\$0	\$2,414,005	\$0	169.96
26	CUNA MUTUAL LIFE INSURANCE COMPANY	0.0363	60	1	\$367,938	\$0	\$31,360	\$0	8.52
27	EMPLOYERS LIFE INS CO OF WAUSAU	0.0054	72	734	\$54,811	\$0	\$1,141,242	\$0	2082.14
28	EQUITABLE LIFE ASSUR SOCIETY OF THE US	4.0286	9	15,115	\$40,811,403	\$244,246	\$12,653,058	\$0	31.60
29	FEDERAL LIFE INSURANCE CO MUTUAL	0.0005	83	35	\$4,790	\$0	\$608,055	\$0	12694.26
30	FEDERATED LIFE INSURANCE COMPANY	0.1694	44	0	\$1,716,387	\$0	\$0	\$0	0.00
31	FIDELITY AND GUARANTY LIFE INS CO*	0.0000	88	2	\$0	\$0	\$0	\$0	N/A
32	FIDELITY SECURITY LIFE INSURANCE CO*	0.7940	22	16,291	\$8,044,063	\$0	\$9,308,629	\$0	115.72
33	FIDELITY STANDARD LIFE INSURANCE CO	0.1704	43	0	\$1,726,491	\$0	\$925,095	\$0	53.58
34	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.0000	88	444	(\$15,269)	\$0	\$0	\$0	N/A
35	FIRST COLONY LIFE INSURANCE COMPANY	0.0033	76	1	\$33,195	\$0	\$125,337	\$0	377.58
36	FORTIS BENEFITS INSURANCE COMPANY	0.2645	39	478	\$2,679,222	\$0	\$0	\$0	0.00
37	FRANKLIN LIFE INSURANCE COMPANY	0.0597	54	0	\$604,702	\$0	\$0	\$0	0.00
38	GENERAL AMERICAN LIFE INSURANCE CO	12.4441	1	0	\$126,065,501	\$0	\$0	\$0	0.00
39	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0546	55	153	\$552,650	\$0	\$0	\$0	0.00
40	GLENBROOK LIFE AND ANNUITY COMPANY	0.6893	24	158	\$6,982,721	\$0	\$79,606	\$0	1.14
41	GOLDEN AMERICAN LIFE INS CO	0.4513	28	313	\$4,572,254	\$0	\$1,653,329	\$0	36.16
42	GREAT WEST LIFE & ANNUITY INS CO*	0.9753	18	6,442	\$9,880,353	\$0	\$0	\$0	0.00
43	GUARDIAN INSURANCE & ANNUITY CO INC	0.1133	49	246	\$1,147,373	\$0	\$761,212	\$0	66.34
44	HARTFORD LIFE INSURANCE COMPANY	0.9024	21	1,378	\$9,141,494	\$0	\$14,182,130	\$0	155.14
45	IDS LIFE INSURANCE COMPANY	0.1053	50	91	\$1,066,447	\$0	\$1,050,348	\$0	98.49
46	INTEGRITY LIFE INS CO	0.0008	81	0	\$7,641	\$0	\$0	\$0	0.00
47	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0000	87	1	\$254	\$0	\$0	\$0	0.00
48	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0262	62	113	\$265,915	\$0	\$0	\$0	0.00
49	JOHN ALDEN LIFE INSURANCE CO	0.0000	88	197	\$0	\$0	\$183,707	\$0	N/A
50	JOHN HANCOCK MUTUAL LIFE INS CO	0.0000	88	8	\$0	\$0	\$38,158	\$0	N/A
51	KANSAS CITY LIFE INSURANCE CO	0.1145	48	0	\$1,159,599	\$0	\$0	\$0	0.00
52	KEMPER INVESTORS LIFE INS CO	0.1564	46	922	\$1,584,759	\$0	\$1,149,294	\$0	72.52
53	LAMAR LIFE INSURANCE COMPANY	0.0003	84	0	\$3,000	\$0	\$0	\$0	0.00
54	LIBERTY LIFE ASSUR CO OF BOSTON	0.0086	67	388	\$87,032	\$0	\$270,372	\$0	310.66
55	LIFE INS CO OF THE SOUTHWEST	0.0162	65	0	\$164,177	\$0	\$65,842	\$0	40.10
56	LIFE INSURANCE CO OF NORTH AMERICA	0.0000	88	1	\$0	\$0	\$6,679	\$0	N/A
57	LIFE INSURANCE COMPANY OF ILLINOIS	0.0000	88	1	\$0	\$0	\$0	\$0	N/A
58	LIFE INVESTORS INS CO OF AMERICA	0.0037	74	12	\$37,965	\$0	\$6,127	\$0	16.14
59	LINCOLN NATIONAL LIFE INSURANCE CO*	3.9927	10	634	\$40,448,144	\$0	\$76,432,257	\$0	188.96
60	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.6224	26	48	\$6,304,865	\$0	\$911,298	\$0	14.45
61	MASSACHUSETTS MUTUAL LIFE INS CO	2.8800	12	0	\$29,176,313	\$0	\$0	\$0	0.00
62	MBL LIFE ASSURANCE CORPORATION	0.0055	70	2,378	\$55,702	\$0	\$119,041	\$0	213.71
63	MERRILL LYNCH LIFE INS CO	0.1025	52	388	\$1,038,223	\$0	\$2,854,741	\$0	274.96
64	METROPOLITAN LIFE INSURANCE COMPANY	3.1350	11	0	\$31,759,481	\$248,840	\$19,939,368	\$0	63.57
65	MINNESOTA MUTUAL LIFE INSURANCE CO	0.7501	23	1,586	\$7,598,720	\$0	\$0	\$0	0.00
66	MUTUAL LIFE INSURANCE CO OF NY*	0.0000	88	0	\$0	\$0	\$936,518	\$0	N/A
67	MUTUAL OF AMERICA LIFE INSURANCE CO	1.2281	17	0	\$12,441,647	\$0	\$12,792,675	\$0	102.82
68	NATIONWIDE LIFE INSURANCE CO	10.7110	2	80,864	\$108,508,319	\$0	\$33,377,314	\$0	30.76
69	NORTH AMERICAN SECURITY LIFE INS CO	0.0251	63	8	\$253,837	\$0	\$139,421	\$0	54.93
70	NORTHBROOK LIFE INSURANCE COMPANY	0.4630	27	1,543	\$4,690,503	\$0	\$2,294,580	\$0	48.92
71	NORTHERN LIFE INSURANCE COMPANY	0.2908	38	2,214	\$2,945,753	\$0	\$0	\$0	0.00
72	NORTHWESTERN MUTUAL LIFE INS CO	0.0475	56	5	\$481,193	\$0	\$461,042	\$0	95.81
73	OHIO NATIONAL LIFE INS CO THE	0.6579	25	22	\$6,665,287	\$0	\$8,985,090	\$0	134.80
74	PACIFIC MUTUAL LIFE INSURANCE CO	0.3637	33	3,360	\$3,684,014	\$0	\$32,619,598	\$0	885.44
75	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.0006	82	0	\$5,687	\$0	\$0	\$0	0.00
76	PENN MUTUAL LIFE INSURANCE CO THE	0.0222	64	0	\$224,967	\$0	\$0	\$0	0.00
77	PFL LIFE INSURANCE COMPANY	0.0000	88	1	\$0	\$0	\$0	\$0	N/A
78	PHOENIX HOME LIFE MUTUAL INS CO	0.0045	73	0	\$45,854	\$0	\$613	\$0	1.34

## 1996 LIFE INSURANCE

## TOTALS BY LINE OF BUSINESS - GROUP UNALLOCATED &amp; VARIABLE ANNUITIES, INCLUDING DEPOSIT-TYPE FUNDS

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
79	PRINCIPAL MUTUAL LIFE INS CO	8.6091	4	82,663	\$87,214,999	\$52,154	\$7,026,453	\$0	8.12
80	PROTECTIVE LIFE INSURANCE COMPANY	0.1826	40	810	\$1,850,011	\$0	\$4,122	\$0	0.22
81	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0413	57	226	\$418,851	\$0	\$450,319	\$0	107.51
82	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0000	88	0	(\$152,586)	\$0	\$0	\$0	N/A
83	RELIASTAR LIFE INSURANCE COMPANY	0.0000	88	0	\$0	\$0	\$422,850	\$0	N/A
84	ROYAL MACCABEES LIFE INSURANCE CO	0.0029	78	0	\$29,816	\$0	\$30,176	\$0	101.21
85	SAFECO LIFE INSURANCE COMPANY*	0.3928	31	269	\$3,979,105	\$0	\$0	\$0	0.00
86	SECURITY BENEFIT LIFE INSURANCE CO	0.1741	42	185	\$1,763,290	\$0	\$85,458	\$0	4.85
87	SECURITY FIRST LIFE INS CO	0.3730	32	194	\$3,778,993	\$0	\$248,056	\$0	6.56
88	SECURITY MUTUAL LIFE INS CO OF NE	0.0672	53	58	\$680,557	\$0	\$0	\$0	0.00
89	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0000	88	930	\$0	\$0	\$168,692	\$0	N/A
90	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.0036	75	65	\$36,800	\$0	\$64,331	\$0	174.81
91	STATE LIFE INSURANCE COMPANY	0.0000	88	0	\$0	\$0	\$26,174	\$0	N/A
92	SUN LIFE ASSUR CO OF CANADA (US)	2.5732	13	107	\$26,067,390	\$0	\$1,407,616	\$0	5.40
93	SUN LIFE ASSURANCE CO OF CANADA	0.3469	34	0	\$3,514,426	\$0	\$0	\$0	0.00
94	SUNAMERICA LIFE INSURANCE COMPANY	0.3218	36	1	\$3,260,084	\$0	\$3,482,380	\$0	106.82
95	TEXAS LIFE INSURANCE COMPANY	0.0014	80	18	\$13,722	\$0	\$269,431	\$0	1963.50
96	TRANSAMERICA LIFE INS & ANNUITY CO	0.0000	88	0	\$0	\$0	\$684	\$0	N/A
97	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0000	88	0	\$0	\$0	\$251	\$0	N/A
98	TRAVELERS INSURANCE COMPANY THE	1.4343	16	0	\$14,530,211	\$0	\$49,554,242	\$0	341.04
99	UNION CENTRAL LIFE INSURANCE CO	1.4662	15	171	\$14,853,054	\$0	\$9,743,825	\$0	65.60
100	UNION LABOR LIFE INSURANCE COMPANY	0.0000	88	0	(\$8,297)	\$0	\$267,317	\$0	-32.22
101	UNITED COMPANIES LIFE INSURANCE CO	0.1692	45	62	\$1,714,473	\$0	\$14,241	\$0	0.83
102	UNITED OF OMAHA LIFE INS CO	0.1804	41	639	\$1,827,516	\$0	\$1,882,018	\$0	102.98
103	UNUM LIFE INS CO OF AMERICA	0.3239	35	0	\$3,281,401	\$0	\$141,421	\$0	4.31
104	VARIABLE ANNUITY LIFE INSURANCE CO	0.9053	20	0	\$9,170,930	\$0	\$3,274,886	\$0	35.71
105	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0366	59	155	\$370,636	\$0	\$358,657	\$0	96.77
TOTAL		100.000		230,665	\$1,013,050,412	\$576,462	\$343,811,205	\$0	34.00

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INS CO	0.0111	174	1,149	\$184,936	\$0	\$200,000	\$70,176	108.15
2	ACACIA NATIONAL LIFE INSURANCE CO	0.0000	315	0	\$0	\$0	\$1,245	\$0	N/A
3	ACADEMY LIFE INSURANCE CO*	0.0080	188	1,069	\$133,451	\$0	\$148,852	\$2,588	111.54
4	ADMIRAL LIFE INS CO OF AMERICA	0.0000	315	0	(\$47,801)	\$0	\$30,160	\$0	-0.63
5	ADVANCE INSURANCE COMPANY	0.0008	244	192	\$14,005	\$0	\$15,000	\$5,500	107.10
6	AETNA INSURANCE COMPANY OF AMERICA	0.0000	315	0	\$0	\$0	\$26,810	\$0	N/A
7	AETNA LIFE INS AND ANNUITY CO*	3.8090	8	1,416	\$63,409,872	\$0	\$22,602,274	\$65,438	35.64
8	AETNA LIFE INSURANCE COMPANY*	0.5504	33	29,137	\$9,163,284	\$0	\$17,933,988	\$2,160,113	195.72
9	AGC LIFE INS CO	0.0010	239	97	\$16,350	\$0	\$0	\$4,770	0.00
10	AIG LIFE INSURANCE COMPANY	0.0660	98	6,439	\$1,098,946	\$0	\$4,602,580	\$117,876	418.82
11	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0978	79	19	\$1,627,950	\$0	\$335,280	\$169	20.60
12	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0266	135	30,079	\$443,288	\$18,797	\$283,915	\$267,123	68.29
13	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0496	111	10,924	\$825,571	\$0	\$1,793,916	\$219,815	217.29
14	ALLIED LIFE INS CO	0.0138	166	1	\$229,620	\$0	\$231,000	\$81,494	100.60
15	ALLSTATE LIFE INSURANCE COMPANY	0.4423	39	56,961	\$7,363,207	\$0	\$14,313,056	\$298,009	194.39
16	AMERICAN AMICABLE LIFE INS CO TX	0.0050	205	370	\$82,461	\$0	\$110,500	\$18,340	134.00
17	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.2059	57	155,199	\$3,427,655	\$0	\$1,986,507	\$276,758	57.96
18	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0027	224	388	\$45,070	\$0	\$70,439	\$3,930	156.29
19	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0003	269	3	\$5,337	\$0	\$0	\$1,270	0.00
20	AMERICAN CREDITORS LIFE INS CO	0.0052	203	901	\$86,612	\$0	\$68,238	\$8,344	78.79
21	AMERICAN ENTERPRISE LIFE INS CO	0.0149	165	27	\$247,281	\$0	\$157,406	\$0	63.65
22	AMERICAN FAMILY LIFE ASSUR CO GA	0.0062	198	1,137	\$103,319	\$0	\$50,020	\$23,623	48.41
23	AMERICAN FAMILY LIFE INSURANCE CO	0.0012	234	305	\$19,378	\$0	\$51,681	\$2,752	266.70
24	AMERICAN FIDELITY ASSURANCE COMPANY	0.0179	155	39	\$297,640	\$0	\$231,585	\$28,472	77.81
25	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0000	315	192	\$0	\$0	\$433,098	\$750	N/A
26	AMERICAN GENERAL LIFE INSURANCE CO	0.0110	175	578	\$183,022	\$0	\$314,869	\$26,317	172.04
27	AMERICAN HEALTH & LIFE INSURANCE CO	0.0382	124	6,906	\$602,093	\$0	\$204,475	\$41,951	33.96
28	AMERICAN HERITAGE LIFE INSURANCE CO	0.0067	195	523	\$110,843	\$0	\$0	\$70,498	0.00
29	AMERICAN INCOME LIFE INSURANCE CO	0.0001	285	365	\$1,972	\$0	\$23,200	\$365	1176.47
30	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0000	296	0	\$823	\$0	\$169,253	\$20	20565.37
31	AMERICAN LIFE AND CASUALTY INS CO*	0.0260	138	4,092	\$433,280	\$0	\$325,000	\$109,423	75.01
32	AMERICAN LIFE INSURANCE CO OF NY	0.0361	125	1,528	\$600,933	\$0	\$10,001	\$97,615	1.66
33	AMERICAN MATURITY LIFE INSURANCE CO *	0.0662	97	38	\$1,102,430	\$0	\$152,099	\$0	13.80
34	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0000	315	2	\$0	\$0	\$750	\$0	N/A
35	AMERICAN MERCHANTS LIFE INS CO	0.0023	227	155	\$38,754	\$0	\$35,069	\$3,790	90.49
36	AMERICAN NATIONAL INSURANCE COMPANY*	0.6817	27	12,307	\$11,349,025	\$0	\$3,232,576	\$79,162	28.48
37	AMERICAN NATIONAL LIFE INS OF TX	0.0001	289	0	\$1,521	\$0	\$0	\$466	0.00
38	AMERICAN PARTNERS LIFE INSURANCE CO	0.0150	164	414	\$250,119	\$0	\$7,830	\$0	3.13
39	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0000	315	0	\$0	\$0	\$0	\$3,112	N/A
40	AMERICAN REPUBLIC INSURANCE COMPANY	0.0010	241	2	\$15,898	\$0	\$0	\$5	0.00
41	AMERICAN SKANDIA LIFE ASSURANCE CORP	3.3667	10	2,954	\$56,047,777	\$0	\$6,549,176	\$0	11.68
42	AMERICAN STATES LIFE INSURANCE CO	0.0034	216	4	\$56,983	\$0	\$57,195	\$122	100.37
43	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0075	190	1,470	\$124,420	\$0	\$30,916	\$6,740	24.85
44	AMERICAN UNITED LIFE INSURANCE CO	1.4699	15	30,828	\$24,470,493	\$128,903	\$11,843,761	\$521,578	48.93
45	AMERITAS LIFE INSURANCE CORP	0.0243	143	0	\$404,840	\$0	\$113,787	\$0	28.11
46	AMERUS LIFE INSURANCE COMPANY	0.0114	173	1,600	\$189,268	\$0	\$1,271,629	\$49,146	671.87
47	AMCA LIFE INSURANCE COMPANY	0.0000	315	1	\$0	\$0	\$0	\$42	N/A
48	ANCHOR NATIONAL LIFE INS CO*	5.3372	7	2,786	\$88,850,809	\$0	\$597,791	\$0	0.67
49	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.0394	119	667	\$655,939	\$0	\$410,750	\$170,561	62.62
50	ANTHEM LIFE INS CO OF INDIANA	0.0038	213	640	\$62,799	\$0	\$35,000	\$24,376	55.73
51	ANTHEM LIFE INSURANCE COMPANY	0.0160	160	3,524	\$265,978	\$0	\$301,736	\$40,603	113.44
52	ARCADIA NATIONAL LIFE INSURANCE CO	0.0262	137	2,513	\$436,309	\$0	\$194,376	\$31,713	44.55
53	ARISTAR LIFE INSURANCE COMPANY	0.0002	274	12	\$4,010	\$0	\$3,289	\$151	82.02
54	ATLANTA LIFE INSURANCE COMPANY	0.0006	259	0	\$9,269	\$0	\$21,831	\$0	235.53
55	AURORA NATIONAL LIFE ASSURANCE CO	0.0068	194	1,038	\$112,766	\$0	\$6,702	\$6,643	5.94
56	AUSA LIFE INSURANCE COMPANY INC	0.0189	152	9	\$314,568	\$0	\$0	\$74	0.00
57	BALBOA LIFE INSURANCE COMPANY	0.0407	118	7,735	\$678,119	\$0	\$168,715	\$41,769	24.88
58	BALTIMORE LIFE INS CO THE	0.0040	211	0	\$66,600	\$0	\$0	\$0	0.00
59	BANKERS LIFE AND CASUALTY COMPANY	0.0000	315	0	\$0	\$0	\$28,421	\$0	N/A
60	BANKERS NATIONAL LIFE INS CO	0.0000	299	6	\$681	\$0	\$0	\$29	0.00
61	BANKERS UNITED LIFE ASSURANCE CO	0.1113	73	730	\$1,852,705	\$0	\$4,143,724	\$94,174	223.66
62	BCS LIFE INSURANCE COMPANY	0.0257	139	2,735	\$428,167	\$0	\$540,645	\$209,764	126.27
63	BENEFICIAL LIFE INSURANCE COMPANY	0.0002	281	171	\$3,008	\$0	\$14,000	\$30,438	465.43
64	BENEFICIAL STANDARD LIFE INS CO*	0.0048	206	722	\$79,349	\$0	\$76,612	\$4,569	96.55
65	BENCORP INSURANCE COMPANY	0.0005	261	193	\$8,153	\$0	\$0	\$2,196	0.00
66	BERKSHIRE HATHAWAY LIFE INS CO OF NE	10.5867	1	353	\$176,241,697	\$0	\$2,356,521	\$0	1.34
67	BERKSHIRE LIFE INSURANCE COMPANY	0.0033	218	10	\$55,362	\$0	\$0	\$0	0.00
68	BEST LIFE ASSURANCE CO OF CALIFORNIA	0.0024	226	0	\$39,871	\$0	\$0	\$1,848	0.00
69	BOATMENS LIFE INSURANCE COMPANY	0.0595	106	13,038	\$990,994	\$0	\$177,221	\$65,191	17.88
70	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0174	156	3,111	\$289,430	\$0	\$122,625	\$217,758	42.37
71	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0001	293	147	\$1,000	\$0	\$702,339	\$0	70233.90
72	BUSINESS MENS ASSURANCE CO OF AMERICA	0.8872	21	83,942	\$14,769,807	\$0	\$8,668,651	\$3,805,197	58.69
73	CAMERON LIFE INSURANCE COMPANY	0.0042	210	491	\$70,553	\$0	\$59,000	\$13,053	83.63
74	CANADA LIFE ASSURANCE COMPANY	0.0219	150	5,630	\$363,784	\$0	\$2,613,091	\$197,112	718.31
75	CANADA LIFE INSURANCE CO OF AMERICA	0.0087	185	0	\$145,028	\$0	\$41,463	\$0	28.59
76	CAPITAL SECURITY LIFE INSURANCE COMPANY	0.0000	315	0	\$0	\$0	\$0	\$16,175	N/A
77	CAPITOL LIFE INSURANCE COMPANY	0.0000	315	99	\$0	\$0	\$509,719	\$0	N/A
78	CELTIC LIFE INSURANCE COMPANY THE	0.0010	240	179	\$16,247	\$0	\$3,250	\$1,484	20.00
79	CENTENNIAL LIFE INSURANCE COMPANY THE	0.0059	201	1,633	\$98,682	\$0	\$33,427	\$17,901	33.87
80	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0023	228	369	\$37,959	\$0	\$0	\$5,602	0.00

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
81	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0823	90	19,919	\$1,370,669	\$0	\$637,452	\$108,926	46.51
82	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0171	157	5,518	\$284,413	\$0	\$88,290	\$48,247	31.04
83	CENTRAL STATES HEALTH & LIFE CO	0.1175	71	54,338	\$1,956,679	\$0	\$1,413,980	\$130,199	72.26
84	CENTURION LIFE INSURANCE COMPANY	0.0603	105	19,874	\$1,003,749	\$0	\$649,417	\$106,345	64.70
85	CENTURY LIFE ASSURANCE COMPANY	0.0000	315	142	(\$8,593)	\$0	\$65,218	\$12,552	-7.59
86	CHARTER NATIONAL LIFE INSURANCE CO*	0.0313	128	201	\$520,849	\$0	\$207,524	\$9,845	39.84
87	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0000	315	29	\$0	\$0	\$0	\$5,076	N/A
88	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0090	184	474	\$149,829	\$0	\$29,413	\$3,287	19.63
89	CHRYSLER LIFE INSURANCE COMPANY	0.0000	315	168	(\$1,459)	\$0	\$8,531	\$710	-5.85
90	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0247	142	1,840	\$410,497	\$0	\$100,200	\$45,494	24.41
91	CHUBB LIFE INS CO OF AM	0.0013	232	9	\$22,107	\$0	\$4,359	\$43	19.72
92	CITICORP LIFE INSURANCE CO	0.0099	180	3	\$164,557	\$0	\$22,332	\$30,941	13.57
93	CITIZENS SECURITY LIFE INS CO	0.0000	297	11	\$820	\$0	\$0	\$150	0.00
94	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0688	95	411	\$1,145,680	\$0	\$38,791	\$0	3.39
95	COLONIAL LIFE & ACCIDENT INS CO	0.0006	257	39	\$9,732	\$0	\$0	\$970	0.00
96	COLONIAL PENN LIFE INSURANCE CO	0.0594	107	5,253	\$989,616	\$0	\$485,013	\$16,518	49.01
97	COMBINED INSURANCE CO OF AMERICA	0.0381	121	3,835	\$635,019	\$0	\$305,767	\$37,186	48.15
98	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0096	181	447	\$160,202	\$0	\$249,097	\$3,810	155.49
99	COMMONWEALTH LIFE INSURANCE COMPANY	0.0002	278	451	\$3,507	\$0	\$44,606	\$50,252	1271.91
100	COMMONWEALTH NATIONAL LIFE INS CO	0.0000	298	15	\$733	\$0	\$0	\$430	0.00
101	COMPANION LIFE INSURANCE COMPANY*	0.0007	251	159	\$11,860	\$0	\$394	\$2,212	3.32
102	CONGRESS LIFE INSURANCE COMPANY	0.0000	315	100	\$0	\$0	\$2,000	\$13,092	N/A
103	CONNECTICUT GENERAL LIFE INS CO	3.5350	9	112,907	\$58,848,741	\$0	\$25,171,956	\$7,380,050	42.77
104	CONNECTICUT NATIONAL LIFE INS CO*	0.0000	315	1	\$0	\$0	\$0	\$84	N/A
105	CONSUMERS LIFE INSURANCE COMPANY	0.0005	264	19	\$7,539	\$0	\$0	\$239	0.00
106	CONTINENTAL ASSURANCE COMPANY	5.8175	5	69,201	\$96,846,737	\$5,140	\$2,995,586	\$1,966,899	3.10
107	CONTINENTAL GENERAL INSURANCE CO	0.0000	315	0	\$0	\$0	\$0	\$12,286	N/A
108	CONTINENTAL LIFE AND ACCIDENT CO*	0.0032	220	624	\$52,848	\$0	\$25,000	\$6,956	47.31
109	COUNTRY LIFE INSURANCE COMPANY	0.0007	250	54	\$11,911	\$0	\$542	\$2,949	4.55
110	COVA FINANCIAL SERVICES LIFE INS CO	0.0000	315	63	\$0	\$0	\$334,957	\$4,123	N/A
111	CROWN LIFE INSURANCE COMPANY*	0.0100	178	971	\$165,669	\$0	\$425,698	\$14,817	256.96
112	CUNA MUTUAL INSURANCE SOCIETY	0.4596	38	253,343	\$7,650,738	\$113,499	\$6,465,595	\$908,409	85.99
113	CUNA MUTUAL LIFE INSURANCE COMPANY	0.0221	149	1	\$367,938	\$0	\$31,360	\$0	8.52
114	DELTA LIFE AND ANNUITY COMPANY*	0.0186	153	0	\$309,287	\$0	\$215,473	\$0	69.67
115	EBPLIFE INSURANCE COMPANY	0.0029	223	919	\$48,329	\$0	\$10,000	\$13,251	20.69
116	EMPLOYERS HEALTH INSURANCE COMPANY*	0.0133	169	3,109	\$221,471	\$0	\$38,600	\$59,715	17.43
117	EMPLOYERS LIFE INS CO OF WAUSAU	0.0085	187	2,674	\$141,799	\$0	\$1,588,091	\$15,519	1119.96
118	EMPLOYERS MODERN LIFE COMPANY	0.0006	260	211	\$9,210	\$0	\$0	\$4,008	0.00
119	EPIC LIFE INSURANCE COMPANY THE	0.0044	208	1,265	\$73,085	\$0	\$15,000	\$22,105	20.52
120	EQUITABLE LIFE ASSUR SOCIETY OF THE US	2.4518	12	15,161	\$40,815,632	\$244,246	\$12,896,646	\$0	32.20
121	FAMILY BENEFIT LIFE INSURANCE CO	0.0155	162	1,663	\$257,967	\$0	\$312,000	\$259,726	120.95
122	FAMILY LIFE INSURANCE COMPANY*	0.0012	233	182	\$20,329	\$0	\$76,503	\$6,881	376.32
123	FARM BUREAU LIFE INS CO OF MISSOURI	0.0070	193	719	\$116,803	\$0	\$195,000	\$29,390	166.95
124	FARMERS NEW WORLD LIFE INSURANCE CO	0.0002	276	31	\$3,731	\$0	\$0	\$174,650	0.00
125	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0000	305	8	\$456	\$0	\$8,223	\$0	1803.29
126	FEDERAL KEMPER LIFE ASSURANCE CO	0.0000	302	1	\$600	\$0	\$4,242	\$12	707.00
127	FEDERAL LIFE INSURANCE CO MUTUAL	0.0003	272	35	\$4,790	\$0	\$608,055	\$0	12694.26
128	FEDERATED LIFE INSURANCE COMPANY	0.1108	74	0	\$1,844,801	\$0	\$423,300	\$34,741	22.95
129	FIDELITY AND GUARANTY LIFE INS CO*	0.0390	120	143	\$649,172	\$0	\$465,831	\$0	71.76
130	FIDELITY SECURITY LIFE INSURANCE CO*	0.6159	29	63,083	\$10,253,009	\$0	\$10,761,444	\$1,026,298	104.96
131	FIDELITY STANDARD LIFE INSURANCE CO	0.1037	77	0	\$1,726,491	\$0	\$925,095	\$0	53.58
132	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.1266	69	29,441	\$2,107,569	\$211,082	\$912,636	\$666,627	53.32
133	FIRST COLONY LIFE INSURANCE COMPANY	0.0064	197	2,387	\$105,714	\$0	\$125,337	\$342,159	118.56
134	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0000	315	0	\$0	\$0	\$0	\$14,297	N/A
135	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0117	171	634	\$195,488	\$0	\$322,625	\$12,590	165.04
136	FIRST VARIABLE LIFE INSURANCE CO	0.0008	247	9	\$13,022	\$0	\$11,635	\$0	89.35
137	FOREMOST LIFE INSURANCE COMPANY	0.0000	315	139	(\$196)	\$0	\$0	\$904	N/A
138	FORETHOUGHT LIFE INSURANCE COMPANY	0.5588	31	7,460	\$9,303,001	\$0	\$3,041,385	\$33,683	32.69
139	FORT DEARBORN LIFE INS CO	0.0959	81	11,163	\$1,596,659	\$0	\$973,250	\$304,699	60.96
140	FORTIS BENEFITS INSURANCE COMPANY	0.6844	26	84,403	\$11,392,735	\$0	\$7,840,062	\$2,676,759	68.82
141	FRANKLIN LIFE INSURANCE COMPANY	0.0374	122	96	\$623,003	\$0	\$387,293	\$1,063	62.17
142	GENERAL AMERICAN LIFE INSURANCE CO	9.6540	2	165,111	\$160,714,077	\$192,825	\$30,097,333	\$12,156,752	18.85
143	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0320	127	1,322	\$533,115	\$0	\$2,999,779	\$24,786	562.69
144	GENERAL FIDELITY LIFE INSURANCE CO	0.0000	306	10	\$407	\$0	\$0	\$312	0.00
145	GERBER LIFE INSURANCE COMPANY	0.0439	113	4,303	\$730,640	\$0	\$660,645	\$34,885	90.42
146	GERMANTOWN LIFE INSURANCE COMPANY	0.0001	295	0	\$858	\$0	\$0	\$58	0.00
147	GLENBROOK LIFE AND ANNUITY COMPANY	0.4194	41	158	\$6,982,721	\$0	\$79,606	\$0	1.14
148	GLOBE LIFE AND ACCIDENT INS CO	0.1118	72	10,472	\$1,861,257	\$0	\$864,104	\$79,424	46.43
149	GOLDEN AMERICAN LIFE INS CO	0.2997	50	326	\$4,989,614	\$0	\$1,655,031	\$1,311	33.17
150	GOLDEN RULE INSURANCE COMPANY	0.0085	186	163	\$141,837	\$0	\$21,183	\$5,068	14.93
151	GREAT AMERICAN LIFE INSURANCE CO	0.0236	145	201	\$392,606	\$0	\$208,543	\$8	53.12
152	GREAT AMERICAN RESERVE INS CO	0.0002	280	121	\$3,294	\$0	\$80,554	\$3,466	2445.48
153	GREAT NORTHERN INSURED ANNUITY CORP	0.0000	315	178	\$0	\$0	\$1,633,127	\$0	N/A
154	GREAT SOUTHERN LIFE INSURANCE CO	0.0007	254	0	\$10,860	\$0	\$0	\$0	0.00
155	GREAT WEST LIFE & ANNUITY INS CO*	0.7768	24	26,780	\$12,931,936	\$378	\$16,416,928	\$956,120	126.95
156	GREAT WEST LIFE ASSURANCE COMPANY*	0.0000	315	17	(\$1,345)	\$0	\$0	\$1,567	N/A
157	GUARANTEE LIFE INSURANCE COMPANY	0.5100	36	123,436	\$8,490,939	\$0	\$4,934,600	\$2,443,644	58.12
158	GUARANTEE RESERVE LIFE INSURANCE CO	0.0094	183	852	\$155,701	\$0	\$180,002	\$6,463	115.61
159	GUARANTEE TRUST LIFE INSURANCE CO*	0.1457	67	15,106	\$2,425,464	\$0	\$432,982	\$154,826	17.85

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160	GUARDIAN INSURANCE & ANNUITY CO INC	0.0689	94	246	\$1,147,373	\$0	\$761,212	\$0	66.34
161	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.2882	51	52,574	\$4,797,567	\$0	\$2,633,438	\$1,656,556	54.89
162	HARTFORD LIFE AND ACCIDENT INS CO*	0.5346	35	111,727	\$8,900,385	\$0	\$5,475,265	\$3,310,625	61.52
163	HARTFORD LIFE INSURANCE COMPANY	0.5898	30	3,901	\$9,819,161	\$0	\$15,416,660	\$110,846	157.01
164	HARVEST LIFE INSURANCE COMPANY THE	0.0000	315	0	\$0	\$0	\$0	\$1,298	N/A
165	HERITAGE LIFE INSURANCE COMPANY	0.0000	315	77	\$0	\$0	\$0	\$13,750	N/A
166	HOMESTEADERS LIFE COMPANY	0.0886	84	1,517	\$1,474,858	\$0	\$309,285	\$2,824	20.97
167	HORACE MANN LIFE INSURANCE COMPANY	0.0018	230	754	\$30,036	\$0	\$6,000	\$11,216	19.98
168	HOUSEHOLD LIFE INSURANCE COMPANY	0.0616	104	10,609	\$1,025,754	\$0	\$706,284	\$82,026	68.86
169	IDS LIFE INSURANCE COMPANY	0.1465	66	1,393	\$2,439,420	\$0	\$2,396,139	\$1,154	98.23
170	INA LIFE INSURANCE CO OF NEW YORK	0.0000	315	0	\$0	\$0	\$93,150	\$0	N/A
171	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0965	80	23,312	\$1,605,930	\$0	\$701,274	\$121,800	43.67
172	INTEGON LIFE INSURANCE CORPORATION*	0.0000	315	648	(\$6,454)	\$0	\$14,569	\$1,468	-2.26
173	INTEGRITY LIFE INS CO	0.0005	263	19	\$7,641	\$0	\$125,065	\$0	1636.76
174	INTRAMERICA LIFE INSURANCE COMPANY	0.0001	286	9	\$1,746	\$0	\$0	\$38	0.00
175	INVESTORS GUARANTY LIFE INS CO	0.0000	315	71	\$0	\$0	\$0	\$12,591	N/A
176	INVESTORS HERITAGE LIFE INSURANCE CO	0.0000	314	0	\$90	\$0	\$0	\$26,741	0.00
177	INVESTORS LIFE INS CO OF NEBRASKA	0.0000	315	0	\$0	\$0	\$0	\$22,493	N/A
178	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0003	273	15	\$4,745	\$0	\$9,908	\$0	208.81
179	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0162	159	126	\$269,337	\$0	\$0	\$630	0.00
180	J C PENNEY LIFE INSURANCE COMPANY	0.3162	48	70,705	\$5,264,684	\$0	\$2,069,164	\$261,941	39.30
181	J M I C LIFE INSURANCE COMPANY	0.0224	148	1,105	\$372,364	\$0	\$33,519	\$15,164	9.00
182	JACKSON NATIONAL LIFE INSURANCE CO	0.0262	136	2,598	\$436,341	\$0	\$6,436,006	\$0	1474.99
183	JEFFERSON PILOT LIFE INS CO	0.0075	191	512	\$124,287	\$0	\$275,909	\$12,385	221.99
184	JOHN ALDEN LIFE INSURANCE CO	0.0825	89	13,222	\$1,372,808	\$0	\$547,481	\$193,506	39.88
185	JOHN HANCOCK MUTUAL LIFE INS CO	0.5400	34	27,941	\$8,989,808	\$439,382	\$40,373,460	\$2,282,726	453.99
186	KANSAS CITY LIFE INSURANCE CO	0.3153	49	41,629	\$5,248,914	\$0	\$5,475,796	\$1,566,009	104.32
187	KEMPER INVESTORS LIFE INS CO	0.2793	53	2,573	\$4,649,035	\$0	\$3,207,304	\$0	68.99
188	LAFAYETTE LIFE INSURANCE CO THE	0.0301	129	9,995	\$500,386	\$10,397	\$392,000	\$214,120	80.42
189	LAMAR LIFE INSURANCE COMPANY	0.0004	265	1	\$6,334	\$0	\$201,622	\$0	3183.17
190	LIBERTY LIFE ASSUR CO OF BOSTON	0.0941	83	16,937	\$1,566,996	\$0	\$864,472	\$403,168	55.17
191	LIBERTY LIFE INSURANCE COMPANY*	0.0835	88	8,116	\$1,389,795	\$0	\$560,647	\$251,702	40.34
192	LIBERTY NATIONAL LIFE INSURANCE CO	0.0000	309	0	\$311	\$0	\$0	\$0	0.00
193	LIFE INS CO OF THE SOUTHWEST	0.0099	179	14	\$164,782	\$0	\$65,842	\$19	39.96
194	LIFE INSURANCE CO OF GEORGIA	0.0000	301	0	\$609	\$0	\$25,000	\$0	4105.09
195	LIFE INSURANCE CO OF NORTH AMERICA	0.6257	28	169,589	\$10,416,808	\$0	\$5,737,285	\$2,416,185	55.08
196	LIFE INSURANCE COMPANY OF ILLINOIS	0.0000	315	1	\$0	\$0	\$0	\$0	N/A
197	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0102	177	569	\$169,669	\$0	\$8,770	\$56,186	5.17
198	LIFE INVESTORS INS CO OF AMERICA	0.2314	54	28,947	\$3,852,239	\$0	\$1,560,469	\$392,205	40.51
199	LINCOLN BENEFIT LIFE COMPANY	0.0060	200	164	\$100,000	\$0	\$37,506	\$223	37.51
200	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0006	255	0	\$10,640	\$0	\$0	\$0	0.00
201	LINCOLN MUTUAL LIFE INSURANCE CO	0.0000	315	62	\$0	\$0	\$0	\$11,027	N/A
202	LINCOLN NATIONAL LIFE INSURANCE CO*	2.4631	11	9,936	\$41,005,014	\$0	\$88,400,103	\$494,994	215.58
203	LINCOLN NATIONAL REASSURANCE CO	0.0005	262	104	\$7,994	\$0	\$0	\$2,497	0.00
204	LOYAL AMERICAN LIFE INSURANCE CO	0.0002	277	19	\$3,586	\$0	\$4,603	\$682	128.36
205	LOYALTY LIFE INSURANCE COMPANY	0.0001	292	20	\$1,091	\$0	\$10,606	\$437	972.14
206	LYNDON LIFE INSURANCE COMPANY	0.0105	176	4,276	\$174,768	\$0	\$202,442	\$11,363	115.83
207	MADISON NATIONAL LIFE INSURANCE CO INC	0.0008	248	231	\$12,946	\$0	\$4,743	\$1,724	36.64
208	MAMSI LIFE AND HEALTH INSURANCE CO	0.0114	172	0	\$189,863	\$0	\$0	\$38,254	0.00
209	MANHATTAN LIFE INSURANCE COMPANY	0.0000	315	0	\$0	\$0	\$8,170	\$0	N/A
210	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.3970	42	70	\$6,609,467	\$0	\$8,262,507	\$414,821	125.01
211	MANUFACTURERS LIFE INSURANCE CO	0.9058	20	0	\$15,080,004	\$1,064	\$2,449,240	\$0	16.25
212	MASSACHUSETTS MUTUAL LIFE INS CO	1.8880	13	4,229	\$31,429,967	\$49,002	\$381,004	\$309,678	1.37
213	MAYFLOWER NATIONAL LIFE INSURANCE CO	0.0000	315	182	(\$754)	\$0	\$0	\$602	N/A
214	MBL LIFE ASSURANCE CORPORATION	0.0033	217	2,460	\$55,702	\$0	\$595,204	\$0	1068.55
215	MEDICAL LIFE INSURANCE COMPANY	0.0035	214	5	\$58,618	\$0	\$53,000	\$14,273	90.42
216	MEGA LIFE AND HEALTH INS CO THE	0.0000	315	676	(\$14,206)	\$0	\$9,702	\$7,178	-0.68
217	MEMBERS LIFE INSURANCE COMPANY	0.0000	311	0	\$231	\$0	\$0	\$0	0.00
218	MERIT LIFE INSURANCE CO	0.0499	110	20,947	\$831,116	\$0	\$440,072	\$59,051	52.95
219	MERRILL LYNCH LIFE INS CO	0.0624	102	388	\$1,038,223	\$0	\$2,854,741	\$0	274.96
220	METROPOLITAN LIFE INSURANCE COMPANY	5.3671	6	306,355	\$89,349,386	\$1,370,907	\$228,849,548	\$22,723,864	257.66
221	MIC LIFE INSURANCE CORPORATION	0.0000	315	5,804	(\$130,938)	\$0	\$632,599	\$37,307	-4.83
222	MIDLAND LIFE INSURANCE COMPANY THE	0.0001	294	1	\$980	\$0	\$2,590	\$81	264.29
223	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0000	315	0	\$0	\$0	\$14,273	\$109,674	N/A
224	MIDWEST NATIONAL LIFE INS CO OF TN	0.0062	199	1,236	\$102,412	\$0	\$33,973	\$6,886	33.17
225	MINISTERS LIFE INSURANCE CO THE*	0.0647	100	8,080	\$1,077,681	\$212,677	\$33,750	\$176,670	22.87
226	MINNESOTA MUTUAL LIFE INSURANCE CO	0.7242	25	57,227	\$12,055,895	\$49,419	\$3,521,517	\$1,432,173	29.62
227	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0867	85	46,735	\$1,442,596	\$0	\$998,756	\$233,760	69.23
228	MONTGOMERY WARD LIFE INSURANCE CO	0.0620	103	31,448	\$1,032,499	\$0	\$667,750	\$98,546	64.67
229	MONUMENTAL LIFE INSURANCE COMPANY	0.1391	68	4,427	\$2,315,919	\$0	\$1,150,668	\$419,856	49.69
230	MONY LIFE INS CO OF AMERICA	0.0269	134	1,213	\$447,593	\$0	\$622,408	\$48,224	139.06
231	MOUNTAIN LIFE INSURANCE COMPANY	0.0524	109	11,261	\$873,111	\$0	\$320,082	\$56,817	36.66
232	MUTUAL LIFE INSURANCE CO OF NY*	0.0000	315	869	(\$182,493)	\$0	\$1,143,903	\$140,894	1.20
233	MUTUAL OF AMERICA LIFE INSURANCE CO	0.7958	22	0	\$13,247,820	\$0	\$15,874,734	\$0	119.83
234	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	315	2	\$0	\$0	\$67,005	\$1	N/A
235	NACOLAH LIFE INS CO	0.0011	236	123	\$18,080	\$0	\$1,852	\$1,705	10.24
236	NATIONAL BENEFIT LIFE INSURANCE CO	0.0070	192	628	\$117,026	\$0	\$80,956	\$6,059	69.18
237	NATIONAL FARMERS UNION LIFE INS CO	0.0000	315	1	\$0	\$0	\$0	\$3	N/A
238	NATIONAL FIDELITY LIFE INSURANCE CO	0.0000	312	0	\$179	\$0	\$6,937	\$0	3875.42

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
239	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0044	209	540	\$72,534	\$0	\$0	\$10,764	0.00
240	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0000	315	0	\$0	\$0	\$0	\$53,057	N/A
241	NATIONAL HEALTH INS CO	0.0003	270	29	\$5,290	\$0	\$20,317	\$115	384.06
242	NATIONAL WESTERN LIFE INSURANCE CO	0.0002	284	172	\$2,613	\$0	\$0	\$0	0.00
243	NATIONWIDE LIFE INSURANCE CO	6.5342	3	83,288	\$108,777,833	\$0	\$34,586,353	\$30,205	31.80
244	NEW YORK LIFE INSURANCE COMPANY	0.3471	45	35,106	\$5,778,971	\$340,890	\$12,071,836	\$2,194,275	214.79
245	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0039	212	273	\$65,365	\$0	\$91,175	\$20,447	139.49
246	NORTH AMERICAN SECURITY LIFE INS CO	0.0152	163	8	\$253,837	\$0	\$139,421	\$0	54.93
247	NORTH CENTRAL LIFE INSURANCE CO*	0.0713	93	6,080	\$1,187,752	\$0	\$187,183	\$51,710	15.76
248	NORTHBROOK LIFE INSURANCE COMPANY	0.2818	52	1,908	\$4,690,503	\$0	\$3,532,628	\$0	75.31
249	NORTHERN LIFE INSURANCE COMPANY	0.2047	58	2,332	\$3,408,069	\$0	\$189,785	\$16,688	5.57
250	NORTHWESTERN MUTUAL LIFE INS CO	0.0289	132	5	\$481,193	\$0	\$461,042	\$0	95.81
251	OAKRE LIFE INSURANCE COMPANY	0.0000	315	6	\$0	\$0	\$0	\$0	N/A
252	OHIO NATIONAL LIFE INS CO THE	0.4228	40	38	\$7,038,967	\$0	\$10,248,235	\$187,148	145.59
253	OHIO STATE LIFE INSURANCE CO THE	0.0000	315	218	\$0	\$0	\$0	\$38,703	N/A
254	OXFORD LIFE INSURANCE COMPANY	0.0008	246	64	\$13,352	\$0	\$0	\$3,310	0.00
255	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0000	315	10	\$0	\$0	\$15,522	\$0	N/A
256	PACIFIC MUTUAL LIFE INSURANCE CO	0.2276	55	4,408	\$3,789,544	\$0	\$32,728,598	\$26,796	863.66
257	PAN AMERICAN LIFE INSURANCE COMPANY	0.0133	168	4,839	\$221,740	\$0	\$221,149	\$22,631	99.73
258	PARAGON LIFE INSURANCE COMPANY	0.4623	37	18,929	\$7,696,743	\$0	\$6,019,648	\$1,879,318	78.21
259	PAUL REVERE LIFE INSURANCE CO	0.0065	196	1,097	\$108,499	\$0	\$186,359	\$43,618	171.76
260	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.0003	268	0	\$5,687	\$0	\$0	\$0	0.00
261	PEKIN LIFE INSURANCE COMPANY	0.0076	189	1,328	\$126,140	\$0	\$98,784	\$11,265	78.31
262	PENN INSURANCE & ANNUITY CO THE	0.0003	271	12	\$4,860	\$0	\$3,366	\$440	69.26
263	PENN MUTUAL LIFE INSURANCE CO THE	0.0135	167	179	\$224,975	\$0	\$2,892,041	\$94,772	1285.49
264	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0000	315	5	\$0	\$0	\$0	\$92	N/A
265	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0000	315	0	\$0	\$0	\$10,255	\$0	N/A
266	PFL LIFE INSURANCE COMPANY	0.0009	242	13	\$14,954	\$0	\$40,227	\$1,643	269.00
267	PHF LIFE INSURANCE COMPANY	0.0000	315	0	\$0	\$0	\$3,013	\$0	N/A
268	PHILADELPHIA AMERICAN LIFE INS CO	0.0001	287	30	\$1,743	\$0	\$51,000	\$55	2925.99
269	PHILADELPHIA LIFE INS CO	0.0000	315	37	\$0	\$0	\$0	\$590	N/A
270	PHOENIX AMERICAN LIFE INS CO	0.0943	82	11,010	\$1,569,833	\$0	\$1,712,025	\$516,482	109.06
271	PHOENIX HOME LIFE MUTUAL INS CO	0.0425	116	7,551	\$706,967	\$2,028	\$814,902	\$214,615	115.55
272	PIONEER AMERICAN INSURANCE COMPANY	0.0002	282	19	\$2,645	\$0	\$0	\$1,304	0.00
273	PIONEER LIFE INSURANCE COMPANY	0.0006	258	223	\$9,512	\$0	\$0	\$8,037	0.00
274	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0000	310	4	\$279	\$0	\$0	\$293	0.00
275	PM GROUP LIFE INS CO	0.0431	115	10,819	\$718,009	\$0	\$188,094	\$52,774	26.20
276	PREFERRED LIFE INS CO OF NEW YORK	0.0000	303	3	\$529	\$0	\$0	\$112	0.00
277	PRESIDENTIAL LIFE INSURANCE CO	0.0000	315	0	\$0	\$0	\$118,168	\$0	N/A
278	PRINCIPAL MUTUAL LIFE INS CO	6.2970	4	180,176	\$104,828,550	\$589,654	\$59,367,263	\$2,509,955	57.20
279	PROTECTIVE LIFE INSURANCE COMPANY	0.1475	65	2,452	\$2,455,197	\$0	\$1,774,421	\$43,954	72.27
280	PROVIDENT INDEMNITY LIFE INS CO	0.0006	256	148	\$10,596	\$0	\$50,000	\$1,537	471.88
281	PROVIDENT LIFE AND ACCIDENT INS CO	0.1899	62	30,106	\$3,161,450	\$0	\$5,459,429	\$1,201,111	172.69
282	PROVIDENT LIFE AND CASUALTY INS CO	0.0029	222	171	\$48,977	\$0	\$97,084	\$17,591	198.22
283	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0436	114	1,984	\$725,867	\$892	\$598,081	\$22,060	82.52
284	PROVIDENT NATIONAL ASSURANCE CO	0.0000	315	30	\$0	\$0	\$47,406	\$0	N/A
285	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.1934	61	9,077	\$3,219,514	\$0	\$34,848,630	\$78,419	1082.42
286	PRUDENTIAL INSURANCE CO OF AMERICA THE	1.2458	16	171,294	\$20,740,079	\$824,875	\$48,918,006	\$8,508,494	239.84
287	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0008	249	28	\$12,533	\$0	\$39,552	\$2,384	315.58
288	RELIABLE LIFE INSURANCE COMPANY*	0.0185	154	3,490	\$307,260	\$0	\$1,233,219	\$60,848	401.36
289	RELIANCE STANDARD LIFE INSURANCE CO*	0.0241	144	3,850	\$401,886	\$0	\$715,386	\$348,932	178.01
290	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0007	253	2	\$11,245	\$0	\$35,705	\$49,466	317.52
291	RELIASTAR LIFE INSURANCE COMPANY	0.0853	87	10,822	\$1,420,567	\$35,754	\$2,254,210	\$984,555	161.20
292	RELIASTAR UNITED SERVICES LIFE INS CO	0.0000	308	0	\$342	\$0	\$709,519	\$51,911	207461.70
293	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0000	307	2	\$351	\$0	\$0	\$71	0.00
294	ROYAL MACCABEES LIFE INSURANCE CO	0.0650	99	14,434	\$1,082,686	\$0	\$664,426	\$260,907	61.37
295	SAFECO LIFE INSURANCE COMPANY*	0.3202	47	14,398	\$5,330,155	\$0	\$4,395,194	\$315,246	82.46
296	SEABOARD LIFE INSURANCE CO (USA)	0.0007	252	76	\$11,637	\$0	\$0	\$2,250	0.00
297	SECURITY BENEFIT LIFE INSURANCE CO	0.1073	75	300	\$1,785,668	\$0	\$251,903	\$4,998	14.11
298	SECURITY CONNECTICUT LIFE INS CO	0.0010	237	127	\$17,279	\$0	\$0	\$2,368	0.00
299	SECURITY EQUITY LIFE INSURANCE COMPANY	0.0293	131	0	\$487,102	\$0	\$0	\$22,736	0.00
300	SECURITY FIRST LIFE INS CO	0.2270	56	194	\$3,778,993	\$0	\$248,056	\$0	6.56
301	SECURITY LIFE INS CO OF AMERICA	0.0034	215	855	\$57,323	\$0	\$5,000	\$40,833	8.72
302	SECURITY LIFE OF DENVER INSURANCE CO*	0.0095	182	247	\$158,696	\$0	\$0	\$18,731	0.00
303	SECURITY MUTUAL LIFE INS CO OF NE	0.0482	112	98	\$803,041	\$0	\$16,000	\$1,639	1.99
304	SECURITY MUTUAL LIFE INS CO OF NY	0.0000	315	0	\$0	\$0	\$25,000	\$61,978	N/A
305	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0033	219	1,589	\$54,853	\$0	\$223,978	\$56,530	408.32
306	SETTLERS LIFE INSURANCE COMPANY	0.0004	266	7	\$6,103	\$0	\$6,600	\$65	108.14
307	SHELTER LIFE INSURANCE CO	0.0589	108	6,705	\$979,860	\$225,129	\$837,429	\$204,366	108.44
308	SHENANDOAH LIFE INSURANCE COMPANY	0.0026	225	0	\$43,449	\$0	\$37,756	\$0	86.90
309	SIERRA HEALTH & LIFE INS CO INC	0.0017	231	373	\$27,680	\$0	\$0	\$7,461	0.00
310	SIGNATURE LIFE INS CO OF AMERICA THE	0.0001	290	28	\$1,463	\$0	\$0	\$21	0.00
311	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.0022	229	74	\$36,800	\$0	\$73,681	\$0	200.22
312	STANDARD INSURANCE COMPANY	0.7855	23	139,621	\$13,076,997	\$0	\$10,668,070	\$4,132,072	81.58
313	STANDARD LIFE INS CO OF INDIANA	0.0000	315	0	\$0	\$0	\$1,734	\$0	N/A
314	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0002	279	13	\$3,476	\$0	\$0	\$61	0.00
315	STATE FARM LIFE INSURANCE COMPANY	0.1564	64	26,234	\$2,603,639	\$32,656	\$1,672,598	\$479,090	65.50
316	STATE LIFE INSURANCE COMPANY	0.0000	315	0	\$0	\$0	\$26,174	\$0	N/A
317	SUN LIFE ASSUR CO OF CANADA (US)	1.5879	14	154	\$26,434,717	\$0	\$1,723,025	\$0	6.52

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
318	SUN LIFE ASSURANCE CO OF CANADA	0.3385	46	8,029	\$5,634,849	(\$40,347)	\$6,131,335	\$400,408	108.09
319	SUNAMERICA LIFE INSURANCE COMPANY	0.1985	59	646	\$3,304,838	\$0	\$5,928,097	\$0	179.38
320	TEXAS LIFE INSURANCE COMPANY	0.0008	245	18	\$13,722	\$0	\$269,431	\$0	1963.50
321	TIME INSURANCE COMPANY	0.0059	202	773	\$97,884	\$0	\$76,111	\$10	77.76
322	TMG LIFE INSURANCE COMPANY	0.0050	204	1,149	\$82,965	\$0	\$65,000	\$22,393	78.35
323	TRANS-GENERAL LIFE INSURANCE COMPANY	0.0770	91	68	\$1,281,860	\$0	\$1,652,823	\$556	128.94
324	TRANSAMERICA ASSURANCE COMPANY	0.0764	92	4,205	\$1,271,844	\$0	\$1,234,873	\$143,563	97.09
325	TRANSAMERICA LIFE INS & ANNUITY CO	0.0157	161	0	\$260,639	\$0	\$3,363,514	\$0	1290.49
326	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0663	96	77	\$1,104,300	\$0	\$1,555,917	\$1,024	140.90
327	TRANSPORT LIFE INSURANCE COMPANY	0.0000	315	153	(\$5,250)	\$0	\$14,338	\$764	-2.73
328	TRAVELERS INSURANCE COMPANY THE	0.9363	19	6,100	\$15,586,523	\$0	\$58,768,019	\$302,236	377.04
329	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.0001	291	1,326	\$1,390	\$0	\$2,412,583	\$0	173567.12
330	TRUSTMARK INSURANCE CO (MUTUAL)	0.0364	123	8,760	\$606,287	\$10,849	\$556,867	\$288,615	93.64
331	TRUSTMARK LIFE INSURANCE COMPANY	0.0000	315	0	\$0	\$0	\$0	\$19,608	N/A
332	U S FINANCIAL LIFE INSURANCE CO	0.0002	275	2	\$3,845	\$0	\$0	\$817	0.00
333	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.0004	267	507	\$5,933	\$0	\$0	\$8,881	0.00
334	UNIFIED LIFE INSURANCE COMPANY	0.0169	158	600	\$281,295	\$0	\$30,390	\$1,430	10.80
335	UNION CENTRAL LIFE INSURANCE CO	0.9651	18	6,226	\$16,067,049	\$0	\$13,454,725	\$282,558	83.74
336	UNION FIDELITY LIFE INSURANCE CO	0.3689	44	51,013	\$6,141,651	\$0	\$2,541,148	\$458,179	41.38
337	UNION LABOR LIFE INSURANCE COMPANY	0.0299	130	70,604	\$497,281	\$17,506	\$637,606	\$141,385	131.74
338	UNION SECURITY LIFE INSURANCE CO	0.1955	60	28,962	\$3,253,796	\$0	\$1,847,709	\$215,765	56.79
339	UNITED BENEFIT LIFE INSURANCE COMPANY	0.0000	300	8	\$615	\$0	\$0	\$150	0.00
340	UNITED COMPANIES LIFE INSURANCE CO	0.1030	78	242	\$1,714,473	\$0	\$14,241	\$19,493	0.83
341	UNITED FAMILY LIFE INSURANCE CO	0.0256	140	284	\$426,921	\$0	\$85,935	\$1,281	20.13
342	UNITED FIDELITY LIFE INSURANCE CO	0.0000	304	11	\$491	\$0	\$0	\$49	0.00
343	UNITED HEALTH AND LIFE INSURANCE CO	0.1184	70	2,234	\$1,971,185	\$0	\$716,412	\$484,438	36.34
344	UNITED HEALTHCARE INSURANCE COMPANY	0.0002	283	0	\$2,639	\$0	\$0	\$0	0.00
345	UNITED INSURANCE COMPANY OF AMERICA	0.0009	243	0	\$14,769	\$0	\$41,600	\$3,814	281.67
346	UNITED INVESTORS LIFE INS CO	0.0228	147	1,919	\$379,630	\$0	\$153,321	\$68,784	40.39
347	UNITED LIFE INSURANCE COMPANY	0.0215	151	3,151	\$357,371	\$0	\$144,667	\$27,034	40.48
348	UNITED OF OMAHA LIFE INS CO	0.3709	43	42,860	\$6,174,883	\$0	\$6,405,325	\$1,128,076	103.73
349	UNITED STATES LIFE INS CO NY	0.0422	117	6,134	\$702,456	\$0	\$172,686	\$511,852	24.58
350	UNITED WISCONSIN LIFE INSURANCE COMPANY	0.1045	76	15,319	\$1,740,065	\$0	\$479,791	\$226,139	27.57
351	UNITED WORLD LIFE INSURANCE COMPANY	0.0010	238	263	\$17,122	\$0	\$0	\$3,185	0.00
352	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0642	101	8,186	\$1,069,093	\$0	\$186,790	\$74,866	17.47
353	UNUM LIFE INS CO OF AMERICA	1.0037	17	82,596	\$16,709,616	\$0	\$7,200,972	\$4,217,718	43.09
354	USLIFE CREDIT LIFE INSURANCE CO*	0.1761	63	36,324	\$2,931,738	\$0	\$957,975	\$538,222	32.68
355	VALLEY FORGE LIFE INSURANCE COMPANY	0.0132	170	424	\$219,196	\$0	\$315,434	\$13,000	143.90
356	VARIABLE ANNUITY LIFE INSURANCE CO	0.5509	32	0	\$9,170,930	\$0	\$3,938,121	\$0	42.94
357	VETERANS LIFE INS CO	0.0866	86	6,173	\$1,442,114	\$0	\$836,867	\$62,038	58.03
358	VICTORY LIFE INSURANCE COMPANY	0.0000	315	13	\$0	\$0	\$10,410	\$36	N/A
359	VISTA LIFE INSURANCE COMPANY	0.0047	207	914	\$78,684	\$0	\$120,459	\$7,756	153.09
360	VOYAGER LIFE INSURANCE COMPANY	0.0252	141	11,846	\$419,966	\$0	\$155,220	\$36,166	36.96
361	VULCAN LIFE INSURANCE COMPANY	0.0000	313	1	\$115	\$0	\$13,731	\$0	11940.00
362	WASHINGTON NATIONAL INSURANCE CO*	0.0349	126	10,623	\$580,770	\$0	\$668,736	\$133,348	115.15
363	WEST COAST LIFE INSURANCE COMPANY*	0.0030	221	278	\$49,676	\$0	\$6,883	\$3,380	13.86
364	WESTERN AND SOUTHERN LIFE INS CO	0.0000	315	290	\$0	\$0	\$1,023,324	\$11,836	N/A
365	WESTERN DIVERSIFIED LIFE INSURANCE CO	0.0279	133	4,847	\$464,033	\$0	\$131,956	\$36,644	28.44
366	WESTERN NATIONAL LIFE INSURANCE CO	0.0000	315	5,304	\$0	\$0	\$42,573,694	\$0	N/A
367	WESTERN RESERVE LIFE ASSUR CO OH	0.0000	315	1	\$0	\$0	\$0	\$47,528	N/A
368	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0236	146	468	\$392,559	\$0	\$373,657	\$4,825	95.18
369	WORLD INSURANCE COMPANY	0.0001	288	0	\$1,566	\$0	\$2,000	\$0	127.71
370	ZALE LIFE INSURANCE COMPANY	0.0011	235	3,755	\$18,771	\$0	\$5,121	\$1,763	27.28
TOTAL		100.000		3,980,265	\$1,664,746,986	\$5,087,604	\$1,159,226,670	\$117,383,115	69.94



**TOTAL  
LIFE INSURANCE  
BY  
COMPANY**



**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INS CO	0.0126	323	2,439	\$624,472	\$0	\$401,983	\$78,903	64.37
2	ABRAHAM LINCOLN INSURANCE COMPANY	0.0003	512	159	\$15,102	\$193	\$30,791	\$1,242	205.16
3	ACACIA MUTUAL LIFE INSURANCE CO	0.0074	361	2,147	\$368,949	\$111,050	\$0	\$83,475	30.10
4	ACACIA NATIONAL LIFE INSURANCE CO	0.0008	479	28	\$39,909	\$0	\$321,016	\$3,701	804.37
5	ACADEMY LIFE INSURANCE CO*	0.0143	313	2,290	\$710,500	\$22,622	\$338,998	\$62,999	50.90
6	ADMIRAL LIFE INS CO OF AMERICA	0.0000	590	1,215	(\$47,801)	\$0	\$30,160	\$4,623	-0.63
7	ADVANCE INSURANCE COMPANY	0.0003	510	196	\$15,538	\$0	\$15,000	\$5,555	96.54
8	AETNA INSURANCE COMPANY OF AMERICA	0.3311	65	0	\$16,419,290	\$0	\$26,810	\$0	0.16
9	AETNA LIFE INS AND ANNUITY CO*	1.8767	13	6,914	\$93,077,211	\$9,541	\$31,934,428	\$813,601	34.32
10	AETNA LIFE INSURANCE COMPANY*	0.2109	99	36,123	\$10,458,727	\$540,665	\$20,218,520	\$2,326,351	198.49
11	AGC LIFE INS CO	0.0003	505	97	\$16,350	\$0	\$0	\$4,770	0.00
12	AID ASSOCIATION FOR LUTHERANS	1.0496	21	76,423	\$52,053,683	\$4,367,335	\$40,109,833	\$2,670,558	85.44
13	AIG LIFE INSURANCE COMPANY	0.1239	138	25,397	\$6,142,529	\$0	\$89,924,686	\$1,653,108	1463.97
14	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.1578	122	9,441	\$7,827,799	\$0	\$16,241,149	\$287,831	207.48
15	ALFA LIFE INSURANCE CORPORATION	0.0000	590	3	\$0	\$0	\$0	\$25	N/A
16	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0731	170	40,069	\$3,627,808	\$29,102	\$3,354,588	\$673,104	93.27
17	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.5015	44	20,822	\$24,874,316	\$7,607	\$25,567,092	\$617,362	102.82
18	ALLIED LIFE INS CO	0.0793	165	3,386	\$3,935,193	\$0	\$2,184,076	\$426,704	55.50
19	ALLMERICA FINANCIAL LIFE INS & ANNUITY	1.0317	23	8,920	\$51,166,448	\$0	\$10,725,001	\$656,041	20.96
20	ALLSTATE LIFE INS CO OF NEW YORK	0.0002	531	38	\$10,217	\$0	\$0	\$2,179	0.00
21	ALLSTATE LIFE INSURANCE COMPANY	0.2876	75	82,465	\$14,265,255	\$0	\$19,404,270	\$1,542,070	136.02
22	AMERICAN AMICABLE LIFE INS CO TX	0.0119	329	1,603	\$590,122	\$83	\$347,334	\$61,311	58.92
23	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0893	160	165,560	\$4,431,197	\$0	\$2,699,603	\$358,510	60.92
24	AMERICAN CAPITOL INSURANCE COMPANY	0.0016	444	488	\$79,550	\$2,975	\$47,445	\$4,249	63.38
25	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0009	473	388	\$45,436	\$0	\$122,439	\$3,930	269.48
26	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0003	523	30	\$12,532	\$251	\$85	\$3,349	2.68
27	AMERICAN CONTINENTAL LIFE INS CO	0.0181	301	2,242	\$998,183	\$0	\$607,136	\$34,399	67.60
28	AMERICAN CREDITORS LIFE INS CO	0.0017	441	901	\$86,612	\$0	\$68,238	\$8,344	78.79
29	AMERICAN ENTERPRISE LIFE INS CO	0.0650	179	178	\$3,223,789	\$0	\$382,724	\$0	11.87
30	AMERICAN FAMILY LIFE ASSUR CO GA	0.0030	414	1,576	\$150,865	\$0	\$77,150	\$29,034	51.14
31	AMERICAN FAMILY LIFE INSURANCE CO	0.6237	34	106,391	\$30,934,557	\$5,928,988	\$16,668,142	\$5,120,715	73.05
32	AMERICAN FIDELITY ASSURANCE COMPANY	0.0390	222	6,222	\$1,935,380	\$283	\$2,143,511	\$109,358	110.77
33	AMERICAN FIDELITY LIFE INSURANCE CO	0.0129	321	3,573	\$638,229	\$2,400	\$147,325	\$40,028	23.46
34	AMERICAN FOUNDATION LIFE INS CO	0.0010	471	549	\$47,584	\$1,801	\$62,866	\$2,733	135.90
35	AMERICAN FOUNDERS LIFE INSURANCE CO*	0.0008	482	84	\$38,955	\$1,097	\$20,396	\$544,496	55.17
36	AMERICAN FRANKLIN LIFE INS CO THE	0.1202	140	2,474	\$5,962,157	\$0	\$585,260	\$540,748	9.82
37	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.2533	87	169,343	\$12,562,213	\$44,156	\$12,658,647	\$988,857	101.12
38	AMERICAN GENERAL LIFE INS CO NY	0.0006	488	78	\$27,342	\$766	\$27,168	\$3,474	102.17
39	AMERICAN GENERAL LIFE INSURANCE CO	0.1863	104	12,578	\$9,238,939	\$46,120	\$5,851,596	\$425,321	63.84
40	AMERICAN GUARDIAN LIFE ASSURANCE CO	0.0010	468	81	\$48,916	\$0	\$2,850,000	\$13,286	5826.31
41	AMERICAN HEALTH & LIFE INSURANCE CO	0.0181	307	14,317	\$798,397	\$5,509	\$760,977	\$57,100	96.00
42	AMERICAN HERITAGE LIFE INSURANCE CO	0.0047	391	1,185	\$234,776	\$0	\$191,344	\$92,505	81.50
43	AMERICAN HOME LIFE INSURANCE CO	0.0199	291	4,585	\$986,744	\$31,209	\$467,565	\$185,382	50.55
44	AMERICAN INCOME LIFE INSURANCE CO	0.0897	159	21,620	\$4,446,246	\$840	\$1,292,060	\$283,389	29.08
45	AMERICAN INSURANCE CO OF TEXAS*	0.0000	574	6	\$1,020	\$0	\$0	\$47	0.00
46	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0003	515	96	\$14,448	\$0	\$1,057,041	\$160	7316.18
47	AMERICAN INVESTORS LIFE INS CO	0.2222	92	3,229	\$11,018,120	\$6,373	\$11,294,729	\$11,553	102.57
48	AMERICAN LIFE & HEALTH INS CO	0.0038	403	11,187	\$187,386	\$0	\$351,011	\$8,676	187.32
49	AMERICAN LIFE AND CASUALTY INS CO*	0.2349	89	14,127	\$11,650,162	\$714	\$22,791,162	\$158,020	195.64
50	AMERICAN LIFE INSURANCE CO OF NY	0.0214	282	1,683	\$1,060,829	\$0	\$148,571	\$102,069	14.01
51	AMERICAN MATURITY LIFE INSURANCE CO *	0.0222	280	38	\$1,102,430	\$0	\$152,099	\$0	13.80
52	AMERICAN MEMORIAL LIFE INSURANCE CO	0.1014	151	7,920	\$5,027,194	\$12,734	\$1,492,235	\$25,980	29.94
53	AMERICAN MERCHANTS LIFE INS CO	0.0039	400	1,614	\$192,030	\$0	\$494,657	\$36,808	257.59
54	AMERICAN MODERN LIFE INS CO	0.0023	424	210	\$113,691	\$0	\$0	\$3,858	0.00
55	AMERICAN NATIONAL INSURANCE COMPANY*	0.4345	51	108,074	\$21,550,900	\$49,177	\$10,109,911	\$880,709	47.14
56	AMERICAN NATIONAL LIFE INS OF TX	0.0056	379	416	\$277,426	\$0	\$60,404	\$46,068	21.77
57	AMERICAN PARTNERS LIFE INSURANCE CO	0.0058	373	417	\$289,418	\$0	\$8,356	\$0	2.89
58	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0018	433	276	\$90,973	\$0	\$37,917	\$8,777	41.68
59	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0000	569	1	\$1,513	\$0	\$0	\$50	0.00
60	AMERICAN PUBLIC LIFE INSURANCE CO	0.0001	538	58	\$7,018	\$82	\$690	\$701	11.00
61	AMERICAN REPUBLIC INSURANCE COMPANY	0.0274	262	6,765	\$1,359,505	\$32,226	\$2,134,782	\$286,519	159.40
62	AMERICAN SKANDIA LIFE ASSURANCE CORP	1.1496	20	3,327	\$57,013,432	\$0	\$9,147,549	\$0	16.04
63	AMERICAN STATES LIFE INSURANCE CO	0.0862	161	10,716	\$4,277,021	\$0	\$2,119,292	\$800,575	49.55
64	AMERICAN TRAVELLERS LIFE INS CO	0.0059	372	786	\$292,178	\$0	\$126,526	\$4,020	43.30
65	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0066	366	1,718	\$326,246	\$0	\$273,904	\$21,808	83.96
66	AMERICAN UNITED LIFE INSURANCE CO	0.5321	41	34,871	\$26,389,608	\$399,528	\$14,434,382	\$623,295	56.21
67	AMERITAS LIFE INSURANCE CORP	0.0352	233	3,141	\$1,743,968	\$156,777	\$1,746,090	\$144,505	109.11
68	AMERITAS VARIABLE LIFE INS CO	0.1811	106	1,700	\$8,983,201	\$0	\$1,176,917	\$128,802	13.10
69	AMERUS LIFE INSURANCE COMPANY	0.1808	108	14,802	\$8,966,834	\$1,164,838	\$19,377,923	\$673,642	229.10
70	AMICA LIFE INSURANCE COMPANY	0.0008	476	119	\$41,612	\$0	\$648,889	\$17,460	1559.38
71	ANCHOR NATIONAL LIFE INS CO*	1.7982	14	6,610	\$89,180,999	\$0	\$32,476,039	\$241	36.42
72	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.0192	295	799	\$951,656	\$0	\$718,969	\$190,142	75.55
73	ANTHEM LIFE INS CO OF INDIANA	0.0018	440	770	\$88,955	\$0	\$121,430	\$29,106	136.51
74	ANTHEM LIFE INSURANCE COMPANY	0.0055	384	3,545	\$272,336	\$0	\$301,736	\$40,692	110.80
75	ARCADIA NATIONAL LIFE INSURANCE CO	0.0088	352	2,513	\$436,309	\$0	\$194,376	\$31,713	44.55
76	ARISTAR LIFE INSURANCE COMPANY	0.0001	540	22	\$6,880	\$0	\$7,226	\$223	105.03
77	ASSOCIATES FINANCIAL LIFE INS CO	0.0728	172	16,676	\$3,608,210	\$0	\$1,145,791	\$151,528	31.76
78	ASSURED LIFE ASSOCIATION	0.0012	463	206	\$61,289	\$2,905	\$44,374	\$1,998	77.14
79	ASSURED SECURITY LIFE INS CO INC	0.0013	457	859	\$65,571	\$0	\$401,499	\$1	612.31
80	ATLANTA LIFE INSURANCE COMPANY	0.0094	347	6,491	\$467,447	\$0	\$332,707	\$14,881	71.18
81	ATLAS LIFE INSURANCE COMPANY*	0.0112	332	1,940	\$555,213	\$69	\$362,906	\$64,036	65.38

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
82	AURORA NATIONAL LIFE ASSURANCE CO	0.1391	130	3,231	\$6,900,165	\$0	\$90,224,152	\$227,002	1307.57
83	AUSA LIFE INSURANCE COMPANY INC	0.0065	368	17	\$321,099	\$0	\$2,021	\$143	0.63
84	AUTO CLUB LIFE INS CO	0.0005	493	120	\$24,286	\$0	\$10,888	\$1,035	44.83
85	AUTO OWNERS LIFE INSURANCE COMPANY	0.0099	342	1,424	\$493,351	\$0	\$252,035	\$90,282	51.09
86	BALBOA LIFE INSURANCE COMPANY	0.0137	316	7,735	\$678,119	\$0	\$168,715	\$41,769	24.88
87	BALTIMORE LIFE INS CO THE	0.0270	266	342	\$1,339,547	\$2,097	\$202,561	\$7,772	15.28
88	BANKERS FIDELITY LIFE INSURANCE CO	0.0050	389	738	\$245,651	\$0	\$72,750	\$3,894	29.62
89	BANKERS LIFE AND CASUALTY COMPANY	0.2635	83	21,991	\$13,067,720	\$90,112	\$8,794,381	\$293,691	75.64
90	BANKERS NATIONAL LIFE INS CO	0.0103	340	1,024	\$513,114	\$92,472	\$827,522	\$43,776	179.30
91	BANKERS UNITED LIFE ASSURANCE CO	0.0433	212	1,177	\$2,145,699	\$1,363	\$5,251,159	\$111,947	244.79
92	BANNER LIFE INS CO	0.1747	111	3,320	\$8,661,980	\$75,695	\$1,309,940	\$62,168	16.00
93	BCS LIFE INSURANCE COMPANY	0.0087	353	2,738	\$432,797	\$0	\$540,645	\$209,903	124.92
94	BENEFICIAL LIFE INSURANCE COMPANY	0.0015	450	497	\$72,431	\$9,158	\$158,566	\$40,925	231.56
95	BENEFICIAL STANDARD LIFE INS CO*	0.0930	157	1,649	\$4,614,357	\$0	\$2,405,776	\$5,447	52.14
96	BENICORP INSURANCE COMPANY	0.0002	535	193	\$8,153	\$0	\$0	\$2,196	0.00
97	BERKSHIRE HATHAWAY LIFE INS CO OF NE	3.5551	5	355	\$176,316,697	\$0	\$2,356,521	\$0	1.34
98	BERKSHIRE LIFE INSURANCE COMPANY	0.0082	358	416	\$406,667	\$77,813	\$237,341	\$35,488	77.50
99	BEST LIFE ASSURANCE CO OF CALIFORNIA	0.0008	480	0	\$39,871	\$0	\$0	\$1,848	0.00
100	BOATMENS LIFE INSURANCE COMPANY	0.0200	289	13,038	\$990,994	\$0	\$177,221	\$65,191	17.88
101	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0241	275	9,320	\$1,193,378	\$5,847	\$454,170	\$320,906	38.55
102	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0041	397	547	\$203,078	\$0	\$788,300	\$1,243	388.18
103	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.0000	586	1	\$165	\$0	\$0	\$27	0.00
104	BUSINESS MENS ASSURANCE CO OF AMERICA	0.4595	48	96,617	\$22,787,074	\$18,590	\$14,294,511	\$4,373,743	62.81
105	C M LIFE INSURANCE COMPANY	0.1657	113	2,958	\$8,218,329	\$0	\$2,555,208	\$432,847	27.44
106	CAMERON LIFE INSURANCE COMPANY	0.0098	343	3,112	\$484,548	\$7,652	\$234,267	\$109,392	49.93
107	CANADA LIFE ASSURANCE COMPANY	0.0718	173	6,243	\$3,559,719	\$321,789	\$4,235,699	\$316,981	128.03
108	CANADA LIFE INSURANCE CO OF AMERICA	0.1224	139	0	\$6,072,456	\$0	\$463,225	\$0	7.63
109	CAPITAL RESERVE LIFE INSURANCE CO	0.0125	325	11,337	\$620,630	\$0	\$748,366	\$21,071	120.58
110	CAPITAL SECURITY LIFE INSURANCE COMPANY	0.0000	571	21	\$1,262	\$0	\$0	\$16,333	0.00
111	CAPITOL AMERICAN LIFE INSURANCE COMPANY	0.0001	553	173	\$3,694	\$0	\$0	\$1,257	0.00
112	CAPITOL BANKERS LIFE INSURANCE COMPANY	0.0048	390	382	\$239,591	\$0	\$494,354	\$19,595	206.33
113	CAPITOL LIFE INSURANCE COMPANY	0.0000	590	107	\$0	\$0	\$576,230	\$0	N/A
114	CATHOLIC FAMILY LIFE INSURANCE	0.0005	492	142	\$24,571	\$3,399	\$188,320	\$2,317	780.27
115	CATHOLIC KNIGHTS OF AMERICA THE	0.0311	247	4,725	\$1,544,287	\$30,838	\$2,309,579	\$36,699	151.55
116	CATHOLIC ORDER OF FORESTERS	0.0013	458	1,033	\$65,006	\$57,663	\$110,082	\$6,924	258.05
117	CELTIC LIFE INSURANCE COMPANY THE	0.0003	504	200	\$16,881	\$0	\$8,383	\$1,684	49.66
118	CENTENNIAL LIFE INSURANCE COMPANY THE	0.0023	422	2,005	\$115,355	\$0	\$34,027	\$22,541	29.50
119	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0008	483	369	\$37,959	\$0	\$0	\$5,602	0.00
120	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0355	230	22,902	\$1,758,450	\$35,132	\$3,793,014	\$129,108	217.70
121	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0089	351	5,726	\$442,156	\$0	\$296,923	\$54,894	67.15
122	CENTRAL SECURITY LIFE INSURANCE CO	0.0289	258	23,866	\$1,430,987	\$15,263	\$5,352,228	\$38,952	375.09
123	CENTRAL STATES HEALTH & LIFE CO	0.0651	178	66,497	\$3,228,784	\$18,157	\$1,883,722	\$202,717	58.90
124	CENTRAL UNITED LIFE INSURANCE CO*	0.0065	367	1,088	\$321,999	\$1,613	\$242,369	\$28,905	75.77
125	CENTURION LIFE INSURANCE COMPANY	0.0202	288	19,874	\$1,003,749	\$0	\$649,417	\$106,345	64.70
126	CENTURY LIFE ASSURANCE COMPANY	0.0000	590	142	(\$8,593)	\$0	\$65,218	\$12,552	-7.59
127	CERTIFIED LIFE INS CO	0.0001	543	55	\$6,705	\$635	\$12,605	\$389	197.46
128	CHARTER NATIONAL LIFE INSURANCE CO*	0.0346	236	431	\$1,714,619	\$0	\$1,203,426	\$12,541	70.19
129	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	0.0159	308	8,562	\$788,050	\$0	\$277,584	\$49,540	35.22
130	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0001	549	64	\$5,277	\$574	\$3,500	\$5,573	77.20
131	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0047	392	1,262	\$234,380	\$0	\$100,739	\$5,639	42.98
132	CHRISTIAN MUTUAL LIFE INS CO	0.0001	554	23	\$3,589	\$196	\$2,032	\$71	62.08
133	CHRYSLER LIFE INSURANCE COMPANY	0.0000	590	168	(\$1,459)	\$0	\$8,531	\$710	-5.85
134	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0085	354	1,934	\$423,116	\$2,075	\$166,562	\$46,295	39.86
135	CHUBB LIFE INS CO OF AM	0.7393	29	4,204	\$36,667,918	\$4,760	\$2,505,744	\$839,853	6.85
136	CHUBB SOVEREIGN LIFE INS CO	0.0198	292	907	\$981,809	\$0	\$1,637,291	\$160,911	166.76
137	CIGNA LIFE INSURANCE COMPANY	0.0655	173	50	\$3,248,880	\$0	\$50,000	\$0	1.54
138	CINCINNATI LIFE INSURANCE COMPANY THE	0.0273	267	3,895	\$1,353,150	\$0	\$597,591	\$181,602	44.16
139	CITICORP LIFE INSURANCE CO	0.0036	406	555	\$179,300	\$0	\$48,425	\$35,039	27.01
140	CITIZENS SECURITY LIFE INS CO	0.0009	472	273	\$46,957	\$0	\$9,020	\$1,569	19.21
141	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0283	259	1,423	\$1,405,565	\$34,564	\$346,943	\$18,279	27.14
142	COLONIAL LIFE & ACCIDENT INS CO	0.0210	286	4,856	\$1,040,681	\$0	\$430,427	\$134,346	41.36
143	COLONIAL PENN LIFE INSURANCE CO	0.0334	238	12,615	\$1,654,063	\$0	\$1,774,827	\$27,568	107.30
144	COLORADO BANKERS LIFE INS CO*	0.0032	411	443	\$156,983	\$0	\$34,303	\$11,576	21.85
145	COLUMBIA UNIVERSAL LIFE INS CO	0.0032	410	1,929	\$160,122	\$108	\$366,358	\$11,421	228.87
146	COLUMBIAN LIFE INSURANCE COMPANY	0.0001	547	129	\$5,603	\$0	\$0	\$2,215	0.00
147	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0066	365	64	\$329,801	\$18,783	\$7,529	\$2,864	7.98
148	COLUMBUS LIFE INSURANCE CO	0.0102	341	761	\$504,519	\$61,158	\$295,519	\$45,595	70.70
149	COMBINED INSURANCE CO OF AMERICA	0.0664	175	24,279	\$3,293,905	\$0	\$1,984,696	\$161,382	60.25
150	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0312	246	2,001	\$1,545,057	\$0	\$1,319,479	\$141,159	85.40
151	COMMONWEALTH LIFE INSURANCE COMPANY	0.0415	214	8,584	\$2,060,476	\$1,277	\$1,984,530	\$269,832	96.38
152	COMMONWEALTH NATIONAL LIFE INS CO	0.0000	572	25	\$1,232	\$0	\$0	\$430	0.00
153	COMMUNITY NATIONAL ASSURANCE COMPANY	0.0109	335	116	\$538,449	\$0	\$356,581	\$2,742	66.22
154	COMPANION LIFE INSURANCE COMPANY*	0.0002	525	159	\$11,860	\$0	\$5,294	\$2,212	44.64
155	CONESTOGA LIFE ASSURANCE COMPANY	0.0000	590	24	\$0	\$0	\$62,744	\$0	N/A
156	CONGRESS LIFE INSURANCE COMPANY	0.0018	439	376	\$89,252	\$0	\$49,506	\$14,118	55.47
157	CONNECTICUT GENERAL LIFE INS CO	2.7883	6	124,128	\$138,288,832	\$17,078,082	\$47,041,632	\$8,657,548	46.37
158	CONNECTICUT NATIONAL LIFE INS CO*	0.0106	337	887	\$524,947	\$0	\$3,084,196	\$63,647	587.53
159	CONSTITUTION LIFE INSURANCE COMPANY	0.0018	435	821	\$90,187	\$10,332	\$117,929	\$8,869	142.22
160	CONSUMERS LIFE INSURANCE COMPANY	0.0002	533	20	\$8,729	\$0	\$0	\$319	0.00
161	CONTINENTAL ASSURANCE COMPANY	1.9771	12	72,310	\$98,057,415	\$173,649	\$6,321,515	\$2,021,755	6.62
162	CONTINENTAL GENERAL INSURANCE CO	0.0230	278	1,161	\$1,140,609	\$0	\$622,039	\$69,160	54.54

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
163	CONTINENTAL LIFE AND ACCIDENT CO*	0.0021	427	776	\$103,373	\$21	\$78,951	\$11,990	76.40
164	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0005	491	84	\$25,816	\$0	\$551	\$435	2.13
165	CONTINENTAL LIFE INSURANCE COMPANY	0.0001	557	19	\$3,122	\$0	\$0	\$137	0.00
166	CONTINENTAL WESTERN LIFE INS CO	0.0289	256	3,543	\$1,432,707	\$145	\$1,795,521	\$219,180	125.33
167	COUNTRY INVESTORS LIFE ASSUR CO	0.0057	375	398	\$283,181	\$0	\$379,110	\$22,141	133.88
168	COUNTRY LIFE INSURANCE COMPANY	0.0398	219	8,640	\$1,974,848	\$778,017	\$1,172,358	\$277,522	98.76
169	COVA FINANCIAL SERVICES LIFE INS CO	0.9363	25	6,677	\$46,438,183	\$0	\$28,151,193	\$6,760	60.62
170	CROATIAN CATHOLIC UNION OF USA	0.0000	566	164	\$2,120	\$452	\$3,000	\$220	162.83
171	CROATIAN FRATERNAL UNION OF AMERICA	0.0006	486	812	\$29,883	\$18,057	\$37,191	\$3,985	184.88
172	CROWN LIFE INSURANCE COMPANY*	0.0604	185	3,100	\$2,997,173	\$677,000	\$6,270,225	\$237,546	231.79
173	CSA FRATERNAL LIFE	0.0015	448	737	\$74,246	\$7,578	\$210,896	\$4,028	294.26
174	CUNA MUTUAL INSURANCE SOCIETY	0.1642	114	254,856	\$8,142,532	\$149,009	\$7,390,750	\$919,745	92.60
175	CUNA MUTUAL LIFE INSURANCE COMPANY	0.1536	125	5,706	\$7,618,561	\$204,963	\$3,382,498	\$185,352	47.09
176	DEGREE OF HONOR PROTECTIVE ASSOC	0.0018	436	985	\$90,064	\$7,009	\$236,997	\$5,512	270.93
177	DELTA LIFE AND ANNUITY COMPANY*	0.1281	135	62	\$6,352,779	\$0	\$4,628,407	\$1,607	72.86
178	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.0040	398	600	\$199,509	\$84	\$107,284	\$3,822	53.82
179	EBLIFE INSURANCE COMPANY	0.0010	469	919	\$48,329	\$0	\$10,000	\$13,251	20.69
180	EMPIRE GENERAL LIFE ASSURANCE CORP	0.0124	327	363	\$614,899	\$0	\$250,000	\$127,507	40.66
181	EMPIRE LIFE INS CO*	0.0000	590	0	\$0	\$0	\$16,202	\$0	N/A
182	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0005	494	312	\$23,779	\$1,040	\$65,448	\$2,125	279.61
183	EMPLOYERS HEALTH INSURANCE COMPANY*	0.0045	394	3,109	\$221,471	\$0	\$38,600	\$59,715	17.43
184	EMPLOYERS LIFE INS CO OF WAUSAU	0.0055	386	3,192	\$271,642	\$15,280	\$1,908,799	\$21,432	708.31
185	EMPLOYERS MODERN LIFE COMPANY	0.0086	345	2,318	\$473,906	\$7,696	\$579,320	\$61,718	123.87
186	EPIC LIFE INSURANCE COMPANY THE	0.0015	449	1,265	\$73,085	\$0	\$15,000	\$22,105	20.52
187	EQUITABLE LIFE & CASUALTY INS CO	0.0095	346	1,626	\$472,585	\$0	\$224,993	\$9,548	47.61
188	EQUITABLE LIFE ASSUR SOCIETY OF THE US	1.0382	22	44,908	\$51,491,497	\$6,202,449	\$53,371,550	\$954,093	115.70
189	EQUITABLE LIFE INSURANCE CO OF IOWA	0.1355	132	4,551	\$6,718,745	\$457,688	\$2,954,845	\$128,908	50.79
190	EQUITABLE OF COLORADO INC THE	0.2383	88	5,267	\$11,818,543	\$0	\$3,263,454	\$904,766	27.61
191	EQUITABLE RESERVE ASSOCIATION	0.0003	519	514	\$13,314	\$20,631	\$46,758	\$1,641	506.15
192	EQUITABLE VARIABLE LIFE INS CO	0.5614	37	18,854	\$27,841,113	\$0	\$28,283,322	\$3,102,498	101.59
193	FAMILY BENEFIT LIFE INSURANCE CO	0.0501	201	5,702	\$2,486,507	\$99,801	\$2,271,045	\$382,782	95.35
194	FAMILY LIFE INSURANCE COMPANY*	0.0250	273	4,537	\$1,237,598	\$0	\$882,903	\$132,745	71.34
195	FAMILY SERVICE LIFE INS CO	0.0082	357	3,090	\$407,469	\$0	\$861,291	\$4,483	211.38
196	FARM BUREAU LIFE INS CO OF MISSOURI	0.3484	59	49,364	\$17,277,082	\$2,184,250	\$8,886,777	\$1,768,317	64.08
197	FARMERS AND TRADERS LIFE INS CO	0.0013	454	208	\$66,639	\$11,476	\$42,614	\$5,540	81.17
198	FARMERS NEW WORLD LIFE INSURANCE CO	0.3815	55	50,855	\$18,920,233	\$0	\$5,045,250	\$2,872,569	26.67
199	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0330	240	1,982	\$1,637,098	\$0	\$3,629,477	\$44,851	221.70
200	FEDERAL KEMPER LIFE ASSURANCE CO	0.1564	124	8,656	\$7,754,274	\$506	\$14,261,742	\$1,515,157	183.93
201	FEDERAL LIFE INSURANCE CO MUTUAL	0.0008	477	490	\$41,139	\$8,833	\$699,491	\$3,478	1721.78
202	FEDERATED LIFE INSURANCE COMPANY	0.1103	144	2,514	\$5,488,358	\$0	\$2,780,626	\$353,176	50.85
203	FIDELITY AND GUARANTY LIFE INS CO*	0.1110	143	4,300	\$5,504,912	\$16,858	\$17,902,711	\$184,019	325.52
204	FIDELITY INVESTMENTS LIFE INS CO	0.3141	69	308	\$15,577,830	\$0	\$1,325,236	\$33	8.51
205	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.0031	412	923	\$152,699	\$46,362	\$212,187	\$27,360	169.32
206	FIDELITY SECURITY LIFE INSURANCE CO*	0.2210	93	68,867	\$10,960,297	\$0	\$12,048,537	\$1,066,713	109.93
207	FIDELITY STANDARD LIFE INSURANCE CO	0.0348	235	0	\$1,726,491	\$0	\$1,036,071	\$0	60.01
208	FINANCIAL ASSURANCE INCORPORATED	0.0000	585	2	\$216	\$0	\$0	\$28	0.00
209	FINANCIAL BENEFIT LIFE INSURANCE CO	0.0233	277	0	\$1,155,510	\$0	\$1,802,852	\$0	156.02
210	FINANCIAL SECURITY LIFE INS CO	0.0011	464	167	\$55,489	\$1,712	\$75,459	\$2,369	139.07
211	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.0634	181	31,182	\$3,143,321	\$642,050	\$2,048,338	\$702,714	85.59
212	FIRST CATHOLIC SLOVAK UNION OF USA & CN	0.0000	587	101	\$1,685	\$0	\$7,253	\$214	430.45
213	FIRST COLONY LIFE INSURANCE COMPANY	0.2559	84	18,145	\$12,693,512	\$0	\$21,706,978	\$3,295,939	171.01
214	FIRST DELAWARE LIFE INS CO	0.0009	475	191	\$42,307	\$0	\$45,832	\$15,336	108.33
215	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0211	285	533	\$1,045,589	\$1,081	\$187,808	\$30,991	18.07
216	FIRST NATIONAL LIFE INS CO OF AMERICA	0.0071	363	1,380	\$351,339	\$0	\$224,700	\$24,763	63.96
217	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.0563	192	1,799	\$2,792,475	\$0	\$7,258,838	\$300,677	259.94
218	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0046	393	751	\$226,256	\$0	\$341,203	\$13,093	150.80
219	FIRST TRANSAMERICA LIFE INSURANCE CO	0.0003	509	2	\$15,540	\$0	\$0	\$1,500	0.00
220	FIRST VARIABLE LIFE INSURANCE CO	0.0038	402	539	\$189,205	\$0	\$1,742,976	\$0	921.21
221	FLORISTS LIFE INSURANCE COMPANY	0.0013	460	43	\$64,627	\$0	\$239,710	\$236	370.91
222	FOREMOST LIFE INSURANCE COMPANY	0.0000	590	162	(\$196)	\$0	\$0	\$996	N/A
223	FORETHOUGHT LIFE INSURANCE COMPANY	0.1916	102	10,329	\$9,503,369	\$0	\$3,923,657	\$43,506	41.29
224	FORT DEARBORN LIFE INS CO	0.0352	232	11,862	\$1,745,932	\$0	\$1,055,523	\$308,009	60.46
225	FORTIS BENEFITS INSURANCE COMPANY	0.3201	68	86,904	\$15,876,957	\$16,998	\$9,918,735	\$2,862,862	62.58
226	FRANKLIN LIFE INSURANCE COMPANY	0.3490	58	42,656	\$17,306,802	\$3,682,901	\$14,599,821	\$1,286,681	105.64
227	GARDEN STATE LIFE INSURANCE COMPANY*	0.0068	364	625	\$335,864	\$0	\$201,343	\$76,430	59.95
228	GENERAL AMERICAN LIFE INSURANCE CO	5.2943	1	243,117	\$262,574,142	\$20,738,940	\$116,906,442	\$18,158,091	52.42
229	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0361	229	2,161	\$1,792,548	\$0	\$6,963,347	\$34,528	388.46
230	GENERAL FIDELITY LIFE INSURANCE CO	0.0020	431	1,669	\$98,748	\$0	\$127,985	\$7,825	129.61
231	GENERAL LIFE INSURANCE COMPANY	0.0013	461	15	\$64,325	\$0	\$0	\$5,685	0.00
232	GEORGIA INTERNATIONAL LIFE INS CO	0.0002	526	76	\$11,613	\$865	\$35,582	\$1,042	313.85
233	GERBER LIFE INSURANCE COMPANY	0.0410	216	26,162	\$2,034,661	\$0	\$859,397	\$219,992	42.24
234	GERMANTOWN LIFE INSURANCE COMPANY	0.0000	590	5	(\$3,740)	\$0	\$0	\$68	N/A
235	GLENBROOK LIFE AND ANNUITY COMPANY	0.5738	35	1,986	\$28,456,304	\$0	\$2,214,498	\$0	7.78
236	GLOBE LIFE AND ACCIDENT INS CO	0.1609	118	120,479	\$7,982,377	\$6,900	\$3,077,665	\$828,763	38.64
237	GOLDEN AMERICAN LIFE INS CO	0.1040	149	338	\$5,157,611	\$0	\$2,257,851	\$1,311	43.78
238	GOLDEN RULE INSURANCE COMPANY	0.1061	147	3,753	\$5,263,095	\$13,359	\$719,398	\$235,151	13.92
239	GOLDEN STATE MUTUAL LIFE INS CO	0.0001	552	48	\$4,095	\$3	\$394	\$149	9.69
240	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.0057	377	928	\$282,445	\$81,964	\$331,699	\$24,125	146.46
241	GRANGE LIFE INSURANCE COMPANY	0.0005	496	21	\$22,515	\$0	\$5,078	\$1,425	22.54
242	GREAT AMERICAN LIFE INSURANCE CO	0.1088	145	2,071	\$5,396,483	\$0	\$3,254,172	\$1,475	60.30
243	GREAT AMERICAN RESERVE INS CO	0.0188	298	2,620	\$933,223	\$55,159	\$2,440,922	\$97,162	267.47

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
244	GREAT NORTHERN INSURED ANNUITY CORP	0.0017	442	251	\$84,981	\$0	\$1,778,461	\$0	2092.77
245	GREAT SOUTHERN LIFE INSURANCE CO	0.0460	206	3,277	\$2,281,075	\$564	\$830,973	\$213,217	36.45
246	GREAT WEST LIFE & ANNUITY INS CO*	0.3009	72	27,871	\$14,923,273	\$579,530	\$23,085,126	\$1,080,956	158.58
247	GREAT WEST LIFE ASSURANCE COMPANY*	0.0301	252	2,656	\$1,493,740	\$0	\$1,222,756	\$167,769	81.86
248	GREATER BENEFICIAL UNION OF PITTSBURGH	0.0034	409	501	\$169,671	\$4,586	\$68,215	\$2,040	42.91
249	GRINNELL LIFE INSURANCE COMPANY	0.0060	371	155	\$297,629	\$2,875	\$27,156	\$11,140	10.09
250	GUARANTEE LIFE INSURANCE COMPANY	0.1811	107	126,149	\$8,979,292	\$186,035	\$5,460,315	\$2,480,983	62.88
251	GUARANTEE PROTECTIVE LIFE COMPANY	0.0003	511	145	\$15,153	\$0	\$80,676	\$576	532.41
252	GUARANTEE RESERVE LIFE INSURANCE CO	0.0531	198	10,301	\$2,634,644	\$0	\$1,293,968	\$42,591	49.11
253	GUARANTEE TRUST LIFE INSURANCE CO*	0.0647	180	28,316	\$3,206,659	\$0	\$1,034,741	\$267,856	32.27
254	GUARANTY INCOME LIFE INSURANCE CO	0.0045	395	663	\$221,348	\$2,229	\$848,342	\$14,124	384.27
255	GUARANTY NATIONAL LIFE INSURANCE CO	0.0001	561	28	\$2,782	\$0	\$6,144	\$74	220.85
256	GUARDIAN INSURANCE & ANNUITY CO INC	0.0813	164	1,835	\$4,032,148	\$0	\$5,192,082	\$55,885	128.77
257	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.2785	77	59,975	\$13,813,253	\$2,536,493	\$7,055,074	\$2,322,987	69.44
258	HARTFORD LIFE AND ACCIDENT INS CO*	0.2534	86	112,352	\$12,567,275	\$314	\$7,555,894	\$3,470,727	60.13
259	HARTFORD LIFE INSURANCE COMPANY	2.5412	8	26,430	\$126,033,890	\$6,647,417	\$57,154,867	\$1,906,608	50.62
260	HARVEST LIFE INSURANCE COMPANY THE	0.0307	250	1,413	\$1,521,076	\$0	\$1,554,376	\$28,048	102.19
261	HERITAGE LIFE INSURANCE COMPANY	0.0005	495	826	\$23,345	\$0	\$36,345	\$19,397	155.69
262	HOME OWNERS LIFE INSURANCE COMPANY	0.0000	588	2	\$91	\$0	\$0	\$14	0.00
263	HOMESTEADERS LIFE COMPANY	0.0390	223	9,212	\$1,934,215	(\$1,390)	\$940,543	\$13,358	48.55
264	HORACE MANN LIFE INSURANCE COMPANY	0.0414	215	3,866	\$2,051,309	\$26,086	\$1,283,100	\$77,754	63.82
265	HOUSEHOLD LIFE INSURANCE COMPANY	0.0289	257	10,905	\$1,432,041	\$0	\$706,284	\$87,889	49.32
266	HUMANA INSURANCE COMPANY	0.0000	590	1	\$0	\$0	\$0	\$1	N/A
267	IDEALIFE INSURANCE COMPANY	0.0037	405	969	\$184,461	\$0	\$213,193	\$15,002	115.58
268	IDS LIFE INSURANCE COMPANY	1.3564	19	27,060	\$67,270,415	\$0	\$51,684,564	\$865,814	76.83
269	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0248	274	1,946	\$1,228,742	\$37,994	\$865,685	\$111,323	73.55
270	INA LIFE INSURANCE CO OF NEW YORK	0.0000	590	0	\$0	\$0	\$93,150	\$0	N/A
271	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.0003	514	10	\$15,000	\$0	\$0	\$661	0.00
272	INDEPENDENT ORDER OF FORESTERS THE	0.0541	197	5,852	\$2,684,168	\$286,164	\$3,263,536	\$210,445	132.25
273	INDIANAPOLIS LIFE INSURANCE CO	0.0391	221	2,939	\$1,937,933	\$542,385	\$1,529,478	\$166,629	106.91
274	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0398	218	26,551	\$1,975,318	\$0	\$1,621,611	\$158,831	82.09
275	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0001	551	0	\$4,702	\$336	\$13,596	\$0	206.30
276	INTEGON LIFE INSURANCE CORPORATION*	0.0064	369	2,530	\$319,021	\$8,307	\$588,775	\$45,714	187.16
277	INTEGRITY LIFE INS CO	0.0486	203	864	\$2,412,327	\$0	\$5,796,603	\$32,472	240.29
278	INTER STATE ASSURANCE COMPANY	0.0554	193	1,451	\$2,747,155	\$0	\$1,561,258	\$108,921	56.83
279	INTERCONTINENTAL LIFE INSURANCE CO	0.0004	498	47	\$21,221	\$0	\$62,503	\$963	388.78
280	INTERNATIONAL FINANCIAL SERVICES LIFE	0.0026	420	830	\$129,508	\$0	\$397,341	\$20,654	306.81
281	INTRAMERICA LIFE INSURANCE COMPANY	0.0001	544	45	\$8,299	\$0	\$253	\$102	4.02
282	INVESTORS GUARANTY LIFE INS CO	0.0044	396	608	\$218,259	\$0	\$55,918	\$26,163	25.62
283	INVESTORS HERITAGE LIFE INSURANCE CO	0.0013	462	337	\$62,541	\$137	\$68,556	\$28,304	109.84
284	INVESTORS INSURANCE CORPORATION	0.0217	281	660	\$1,073,907	\$405	\$1,445,652	\$565	134.65
285	INVESTORS LIFE INS CO OF NEBRASKA	0.0269	267	2,988	\$1,332,306	\$933	\$418,789	\$350,931	31.50
286	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0177	303	2,608	\$877,618	\$2,427	\$2,408,972	\$114,915	274.77
287	INVESTORS LIFE INSURANCE CO OF INDIANA	0.0003	521	42	\$13,059	\$0	\$5,436	\$2,273	41.63
288	ITT HARTFORD LIFE AND ANNUITY INS CO	3.9900	4	13,991	\$197,887,490	\$211	\$13,047,038	\$194,316	6.59
289	J C PENNEY LIFE INSURANCE COMPANY	0.1378	131	79,158	\$6,636,616	\$0	\$2,997,074	\$327,275	43.84
290	J M I C LIFE INSURANCE COMPANY	0.0075	360	1,105	\$372,364	\$0	\$33,519	\$15,164	9.00
291	JACKSON NATIONAL LIFE INSURANCE CO	1.5212	17	62,823	\$75,446,104	\$0	\$99,037,982	\$4,963,264	131.27
292	JEFFERSON PILOT LIFE INS CO	0.1031	150	7,710	\$5,114,425	\$102,078	\$6,335,700	\$465,978	125.87
293	JOHN ALDEN LIFE INSURANCE CO	0.1478	127	17,214	\$7,330,264	\$0	\$5,419,482	\$272,885	73.93
294	JOHN HANCOCK LIFE INS CO OF AMERICA	0.0000	590	156	\$0	\$0	\$519,185	\$9,094	N/A
295	JOHN HANCOCK MUTUAL LIFE INS CO	0.3331	64	73,586	\$16,519,599	\$4,862,924	\$54,153,888	\$3,049,419	357.25
296	JOHN HANCOCK VARIABLE LIFE INS CO	0.4104	53	7,498	\$20,354,960	\$170,558	\$2,809,055	\$762,504	14.64
297	KANAWHA INSURANCE COMPANY	0.0000	580	13	\$690	\$112	\$3,109	\$342	466.81
298	KANSAS CITY LIFE INSURANCE CO	0.4623	47	74,704	\$22,926,976	\$257,147	\$25,851,304	\$2,574,296	113.88
299	KEMPER INVESTORS LIFE INS CO	0.1867	103	5,802	\$9,258,505	\$0	\$21,291,772	\$45,784	229.97
300	KENTUCKY HOME MUTUAL LIFE INS CO	0.0031	413	725	\$152,513	\$150	\$61,918	\$13,287	40.70
301	KEYPORT LIFE INSURANCE COMPANY	0.2270	90	3,124	\$11,256,980	\$0	\$9,816,780	\$29,862	87.21
302	KNIGHTS OF COLUMBUS	0.2986	74	44,787	\$14,808,922	\$5,559,277	\$7,131,709	\$938,075	85.70
303	LAFAYETTE LIFE INSURANCE CO THE	0.0479	205	12,589	\$2,376,432	\$347,250	\$1,004,108	\$375,521	56.86
304	LAMAR LIFE INSURANCE COMPANY	0.0055	385	389	\$271,982	\$0	\$421,111	\$52,575	154.83
305	LEWER LIFE INSURANCE COMPANY	0.0000	565	14	\$2,335	\$0	\$62,784	\$5	2688.82
306	LIBERTY LIFE ASSUR CO OF BOSTON	0.1817	105	20,375	\$9,012,566	\$220,469	\$6,307,421	\$533,136	72.43
307	LIBERTY LIFE INSURANCE COMPANY*	0.0747	168	13,449	\$3,705,492	\$2,495	\$1,889,455	\$539,079	51.06
308	LIBERTY NATIONAL LIFE INSURANCE CO	0.0126	324	2,009	\$622,471	\$164	\$205,320	\$72,019	33.01
309	LIFE & HEALTH INS CO OF AMERICA*	0.0079	359	7,028	\$392,626	\$6,725	\$283,784	\$13,141	73.99
310	LIFE INS CO OF THE SOUTHWEST	0.0273	264	117	\$1,352,597	\$0	\$1,779,176	\$13,309	131.54
311	LIFE INSURANCE CO OF GEORGIA	0.0014	452	538	\$71,208	\$99	\$243,140	\$6,631	341.59
312	LIFE INSURANCE CO OF NORTH AMERICA	0.2127	98	170,083	\$10,548,034	\$0	\$8,498,567	\$2,425,031	80.56
313	LIFE INSURANCE COMPANY OF ILLINOIS	0.0000	578	8	\$919	\$0	\$4,917	\$49	535.04
314	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.2772	80	4,563	\$13,750,308	\$0	\$11,110,698	\$436,133	80.80
315	LIFE INVESTORS INS CO OF AMERICA	0.1285	134	34,955	\$6,374,811	\$60,191	\$4,484,975	\$649,728	71.30
316	LIFE OF MARYLAND INC	0.0002	534	17	\$8,405	\$0	\$123,524	\$933	1469.85
317	LIFEUSA INSURANCE COMPANY	0.3471	60	6,901	\$17,216,734	\$0	\$9,302,208	\$135,756	54.03
318	LINCOLN AMERICAN LIFE INSURANCE CO	0.0005	490	213	\$25,851	\$1,110	\$15,640	\$3,890	64.79
319	LINCOLN BENEFIT LIFE COMPANY	0.5478	39	37,380	\$27,168,671	\$7,740	\$23,410,330	\$1,221,324	86.20
320	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0589	186	16,859	\$2,919,669	\$54,261	\$1,984,476	\$74,827	69.83
321	LINCOLN LIBERTY LIFE INSURANCE CO*	0.0010	470	81	\$47,737	\$0	\$426,022	\$6,657	892.44
322	LINCOLN LIFE AND CASUALTY COMPANY*	0.0008	478	411	\$40,597	\$620	\$204,727	\$1,935	505.82
323	LINCOLN MEMORIAL LIFE INSURANCE CO	0.2551	85	22,221	\$12,653,081	\$0	\$3,933,115	\$55,243	31.08
324	LINCOLN MUTUAL LIFE INSURANCE CO	0.0211	284	4,573	\$1,046,315	\$154,133	\$632,834	\$101,537	75.21

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
325	LINCOLN NATIONAL LIFE INSURANCE CO*	2.3920	10	46,240	\$118,634,634	\$366,730	\$152,913,561	\$1,395,688	129.20
326	LINCOLN NATIONAL REASSURANCE CO	0.0002	536	104	\$7,994	\$0	\$0	\$2,497	0.00
327	LONDON PACIFIC LIFE & ANNUITY COMPANY	0.0027	418	214	\$132,726	\$5,317	\$562,145	\$5,623	427.54
328	LONE STAR LIFE INSURANCE COMPANY*	0.0021	429	610	\$101,827	\$0	\$111,373	\$8,863	109.37
329	LOYAL AMERICAN LIFE INSURANCE CO	0.0129	320	3,029	\$640,771	\$2,028	\$651,975	\$48,253	102.07
330	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0004	501	168	\$17,503	\$1,382	\$53,830	\$927	135.44
331	LOYALTY LIFE INSURANCE COMPANY	0.0143	312	1,137	\$710,783	\$11,656	\$2,574,620	\$62,338	363.86
332	LUTHERAN BROTHERHOOD	0.4540	49	18,178	\$22,517,974	\$2,050,428	\$11,758,378	\$705,450	61.32
333	LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	0.0406	217	1,480	\$2,012,434	\$47	\$2,491,697	\$34,541	123.82
334	LYNDON LIFE INSURANCE COMPANY	0.0035	407	4,276	\$174,768	\$0	\$202,442	\$11,363	115.83
335	MADISON NATIONAL LIFE INSURANCE CO INC	0.0022	425	550	\$110,875	\$270	\$128,515	\$8,261	116.15
336	MAMSI LIFE AND HEALTH INSURANCE CO	0.0038	401	0	\$189,863	\$0	\$0	\$38,254	0.00
337	MANHATTAN LIFE INSURANCE COMPANY	0.0162	306	1,238	\$804,881	\$81,439	\$533,433	\$60,891	76.39
338	MANHATTAN NATIONAL LIFE INS CO	0.0264	268	1,659	\$1,310,072	\$16	\$1,543,393	\$320,216	117.81
339	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.2132	97	3,726	\$10,573,379	\$0	\$14,760,590	\$1,355,019	139.60
340	MANUFACTURERS LIFE INS CO OF AMERICA TH	0.0379	225	152	\$1,882,034	\$0	\$32,635	\$57,824	1.73
341	MANUFACTURERS LIFE INSURANCE CO	0.5403	40	0	\$26,795,972	\$2,248,031	\$9,000,002	\$0	41.98
342	MASSACHUSETTS GENERAL LIFE INS CO	0.0921	158	4,795	\$4,570,021	\$27,990	\$3,230,777	\$303,395	72.40
343	MASSACHUSETTS MUTUAL LIFE INS CO	1.6827	15	60,832	\$83,453,156	\$15,869,626	\$33,013,788	\$2,989,790	58.58
344	MAYFLOWER NATIONAL LIFE INSURANCE CO	0.0000	590	182	(\$754)	\$0	\$0	\$602	N/A
345	MBL LIFE ASSURANCE CORPORATION	0.0338	237	7,652	\$1,675,785	\$0	\$4,775,528	\$154,348	284.97
346	MEDICAL LIFE INSURANCE COMPANY	0.0013	455	12	\$66,358	\$0	\$153,000	\$14,328	230.57
347	MEDICO LIFE INSURANCE COMPANY	0.0038	404	525	\$186,964	\$409	\$66,736	\$2,165	35.91
348	MEGA LIFE AND HEALTH INS CO THE	0.0134	317	2,948	\$667,005	\$8,833	\$1,257,256	\$119,495	189.82
349	MEMBER SERVICE LIFE INSURANCE COMPANY	0.0000	590	9,475	(\$279,580)	\$0	\$492,691	\$48,533	-1.76
350	MEMBERS LIFE INSURANCE COMPANY	0.0002	527	79	\$11,349	\$0	\$19,806	\$1,128	174.52
351	MERIT LIFE INSURANCE CO	0.0367	227	26,262	\$1,818,575	\$91	\$693,612	\$110,064	38.15
352	MERRILL LYNCH LIFE INS CO	0.1608	119	2,394	\$7,973,368	\$0	\$11,273,272	\$154,978	141.39
353	METROPOLITAN INS AND ANNUITY CO	0.1062	146	12,502	\$5,269,067	\$0	\$9,459,189	\$942,387	179.52
354	METROPOLITAN LIFE INSURANCE COMPANY	4.0045	3	669,603	\$198,605,835	\$25,142,665	\$336,919,161	\$28,933,973	182.30
355	METROPOLITAN TOWER LIFE INSURANCE CO	0.0097	344	1,124	\$479,867	\$0	\$385,977	\$99,795	80.43
356	MIC LIFE INSURANCE CORPORATION	0.0000	590	5,804	(\$130,938)	\$0	\$632,599	\$37,307	-4.83
357	MID AMERICAN CENTURY LIFE INSURANCE CO	0.0001	563	24	\$2,637	\$0	\$28,420	\$508	1077.74
358	MID CONTINENT LIFE INSURANCE CO	0.0625	182	6,159	\$3,099,155	\$126,938	\$1,340,316	\$478,364	47.34
359	MID SOUTH INSURANCE COMPANY	0.0000	575	11	\$997	\$0	\$204,627	\$11	2052.27
360	MIDLAND LIFE INSURANCE COMPANY THE	0.0304	251	1,949	\$1,507,995	\$10,655	\$1,255,521	\$440,095	83.96
361	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0541	196	5,636	\$2,684,695	\$31,102	\$1,848,222	\$451,232	70.00
362	MIDWEST NATIONAL LIFE INS CO OF TN	0.0104	338	1,796	\$516,772	\$325	\$121,399	\$31,973	23.55
363	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0018	434	288	\$90,737	\$5,978	\$178,437	\$9,911	203.24
364	MINISTERS LIFE INSURANCE CO THE*	0.0223	279	8,081	\$1,106,272	\$212,677	\$33,750	\$176,720	22.28
365	MINNESOTA MUTUAL LIFE INSURANCE CO	0.4856	46	63,011	\$24,081,764	\$1,236,914	\$10,254,867	\$1,998,414	47.72
366	MISSION LIFE INSURANCE COMPANY	0.0058	374	1,135	\$286,583	\$1,879	\$132,554	\$4,068	46.91
367	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0291	255	46,740	\$1,445,205	\$0	\$999,041	\$233,795	69.13
368	MMAL BAY STATE LIFE INS CO	0.0960	155	1,543	\$4,760,750	\$0	\$203,966	\$262,732	4.28
369	MODERN AMERICAN LIFE INSURANCE CO	0.0443	210	17,015	\$2,194,636	\$262,962	\$9,364,870	\$325,027	438.70
370	MODERN WOODMEN OF AMERICA	0.1597	121	29,284	\$7,921,929	\$905,800	\$6,021,320	\$568,462	87.44
371	MONITOR LIFE INSURANCE CO OF NY	0.0003	507	278	\$15,647	\$1,184	\$10,195	\$1,992	72.72
372	MONTGOMERY WARD LIFE INSURANCE CO	0.0330	239	33,624	\$1,637,771	\$0	\$989,881	\$116,711	60.44
373	MONUMENTAL LIFE INSURANCE COMPANY	0.2777	79	53,868	\$13,774,091	\$6,838	\$28,937,585	\$839,874	210.14
374	MONY LIFE INS CO OF AMERICA	0.1276	136	2,752	\$6,327,628	\$0	\$2,246,709	\$120,225	35.51
375	MOUNTAIN LIFE INSURANCE COMPANY	0.0200	290	11,410	\$990,907	\$0	\$414,082	\$76,505	41.79
376	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0003	524	40	\$12,470	\$0	\$134	\$778,600	1.07
377	MUTUAL LIFE INSURANCE CO OF NY*	0.1601	120	15,865	\$7,940,358	\$3,027,736	\$6,870,493	\$814,644	124.66
378	MUTUAL OF AMERICA LIFE INSURANCE CO	0.3140	70	25	\$15,570,824	\$4,224	\$19,547,509	\$366	125.57
379	MUTUAL SERVICE LIFE INSURANCE CO*	0.0003	513	81	\$15,031	\$2,941	\$87,186	\$3,412	599.61
380	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0421	213	1,394	\$2,088,398	\$429,934	\$620,854	\$86,312	50.32
381	NACOLAH LIFE INS CO	0.0125	326	1,938	\$619,119	\$0	\$664,901	\$108,659	107.39
382	NATIONAL BENEFIT LIFE INSURANCE CO	0.0129	319	9,641	\$641,668	\$0	\$336,307	\$111,321	52.41
383	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.0003	522	149	\$12,770	\$8,564	\$8,701	\$243	143.03
384	NATIONAL FARMERS UNION LIFE INS CO	0.0002	530	98	\$10,355	\$990	\$46,319	\$2,185	456.87
385	NATIONAL FIDELITY LIFE INSURANCE CO	0.0187	299	4,868	\$927,231	\$84,734	\$1,797,998	\$50,733	203.05
386	NATIONAL FOUNDATION LIFE INS CO	0.0011	465	345	\$55,181	\$211	\$4,024	\$5,464	7.67
387	NATIONAL FRATERNAL SOCIETY/DEAF	0.0000	577	78	\$969	\$0	\$2,760	\$101	284.83
388	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0016	447	638	\$78,337	\$0	\$93	\$11,149	0.12
389	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0128	322	611	\$636,499	\$26,553	\$1,050,640	\$77,349	169.24
390	NATIONAL HEALTH INS CO	0.0001	548	29	\$5,290	\$0	\$20,317	\$115	384.06
391	NATIONAL LIFE INSURANCE COMPANY	0.1578	123	5,231	\$7,827,334	\$3,328,239	\$6,340,083	\$443,766	123.52
392	NATIONAL SLOVAK SOCIETY OF THE USA	0.0003	508	0	\$15,590	\$74	\$93,857	\$0	602.51
393	NATIONAL STATES INSURANCE COMPANY	0.0055	383	975	\$273,287	\$0	\$26,047	\$8,143	9.53
394	NATIONAL TRAVELERS LIFE COMPANY	0.0482	204	7,549	\$2,390,866	\$91,415	\$1,613,865	\$274,103	71.32
395	NATIONAL WESTERN LIFE INSURANCE CO	0.1501	126	7,250	\$7,442,623	\$12,607	\$4,099,614	\$101,574	55.25
396	NATIONWIDE LIFE AND ANNUITY INS CO	0.2041	100	184	\$10,121,651	\$0	\$387,511	\$0	3.83
397	NATIONWIDE LIFE INSURANCE CO	4.0799	2	98,701	\$202,342,782	\$54,445	\$58,045,917	\$112,144	28.71
398	NETWORK AMERICA LIFE INSURANCE COMPANY	0.0021	428	155	\$102,471	\$0	\$51,000	\$1,007	49.77
399	NEW AMERICAN LIFE INSURANCE CO	0.1412	129	14,118	\$7,002,689	\$54,997	\$6,673,858	\$510,481	96.09
400	NEW ENGLAND LIFE INSURANCE COMPANY	0.1633	116	2,167	\$8,101,182	\$0	\$1,286,399	\$391,943	15.88
401	NEW ERA LIFE INS CO OF THE MIDWEST*	0.0003	516	198	\$14,094	\$0	\$33,532	\$643	237.92
402	NEW YORK LIFE INS & ANNUITY CORPORATION	0.5282	42	18,584	\$26,197,298	\$0	\$31,021,504	\$1,068,225	118.41
403	NEW YORK LIFE INSURANCE COMPANY	0.9419	24	123,010	\$46,712,157	\$19,798,638	\$54,294,272	\$6,106,024	158.62
404	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0861	162	4,258	\$4,268,889	\$0	\$3,048,897	\$860,710	71.42
405	NORTH AMERICAN INSURANCE COMPANY	0.0001	558	7	\$2,873	\$0	\$0	\$28	0.00

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
406	NORTH AMERICAN SECURITY LIFE INS CO	0.7348	30	4,892	\$36,442,616	\$0	\$21,270,762	\$0	58.37
407	NORTH CAROLINA MUTUAL LIFE INS CO	0.0001	546	112	\$5,715	\$1,065	\$5,649	\$238	117.48
408	NORTH CENTRAL LIFE INSURANCE CO*	0.0239	276	6,080	\$1,187,752	\$0	\$187,183	\$51,710	15.76
409	NORTH WEST LIFE ASSUR CO OF CANADA	0.0000	576	14	\$981	\$0	\$16,398	\$520	1671.56
410	NORTHBROOK LIFE INSURANCE COMPANY	0.0994	152	1,975	\$4,932,180	\$0	\$5,000,627	\$2,795	101.39
411	NORTHERN LIFE INSURANCE COMPANY	0.1794	109	6,632	\$8,895,503	\$7,983	\$1,604,836	\$87,308	18.13
412	NORTHWESTERN MUTUAL LIFE INS CO	2.0043	11	106,313	\$99,405,752	\$41,869,814	\$43,623,943	\$10,373,151	86.00
413	OAKRE LIFE INSURANCE COMPANY	0.0000	590	3,428	\$0	\$0	\$0	\$0	N/A
414	OCCIDENTAL LIFE INS CO OF NC	0.0039	399	1,009	\$195,842	\$4,176	\$1,581,218	\$24,467	809.53
415	OHIO LIFE INSURANCE COMPANY	0.0056	381	749	\$275,836	\$0	\$722,152	\$46,308	261.80
416	OHIO NATIONAL LIFE ASSURANCE CORP	0.0729	171	2,725	\$3,614,789	\$0	\$400,612	\$444,548	11.08
417	OHIO NATIONAL LIFE INS CO THE	0.2643	82	6,425	\$13,106,813	\$844,584	\$14,284,424	\$272,169	115.43
418	OHIO STATE LIFE INSURANCE CO THE	0.0575	189	5,219	\$2,851,791	\$5,412	\$1,631,542	\$435,526	57.40
419	OLD AMERICAN INSURANCE COMPANY	0.1640	115	35,080	\$8,131,661	\$0	\$5,295,232	\$129,833	65.12
420	OLD LINE LIFE INS CO OF AMERICA*	0.0579	188	6,585	\$2,872,391	\$1,513	\$1,967,308	\$578,231	68.54
421	OLD RELIANCE INSURANCE COMPANY	0.0003	520	54	\$13,184	\$48	\$15,972	\$409	121.51
422	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0119	328	3,910	\$592,657	\$0	\$128,804	\$154,759	21.73
423	OLD UNITED LIFE INSURANCE COMPANY	0.0163	304	6,852	\$810,394	\$0	\$202,756	\$61,662	25.02
424	OXFORD LIFE INSURANCE COMPANY	0.0003	518	118	\$13,352	\$0	\$67,848	\$3,955	508.15
425	OZARK NATIONAL LIFE INSURANCE CO	0.3292	66	49,885	\$16,327,790	\$155,189	\$5,499,558	\$1,606,666	34.63
426	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0189	297	2,012	\$938,475	\$0	\$1,763,566	\$185,162	187.92
427	PACIFIC GUARDIAN LIFE INS CO LTD	0.0001	550	7	\$5,074	\$196	\$6,500	\$1,767	131.97
428	PACIFIC MUTUAL LIFE INSURANCE CO	1.6394	16	9,526	\$81,307,428	\$168,410	\$41,739,873	\$1,554,188	51.54
429	PAINEWEBBER LIFE INSURANCE CO	0.0000	590	22	\$0	\$0	\$47,997	\$0	N/A
430	PAN AMERICAN ASSURANCE CO	0.0140	314	989	\$695,733	\$0	\$433,359	\$106,239	62.29
431	PAN AMERICAN LIFE INSURANCE COMPANY	0.0093	350	5,695	\$463,236	\$87,917	\$821,881	\$39,574	196.40
432	PARAGON LIFE INSURANCE COMPANY	0.1623	117	19,641	\$8,050,717	\$0	\$6,251,712	\$1,927,428	77.65
433	PAUL REVERE LIFE INSURANCE CO	0.1046	148	5,268	\$5,189,008	\$0	\$492,576	\$51,250	9.49
434	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.0447	209	1,264	\$2,216,971	\$0	\$196,022	\$65,984	8.84
435	PEKIN LIFE INSURANCE COMPANY	0.0050	388	1,626	\$247,311	\$485	\$166,673	\$26,563	67.59
436	PENN INSURANCE & ANNUITY CO THE	0.0434	211	423	\$2,153,535	\$0	\$330,628	\$45,909	15.35
437	PENN MUTUAL LIFE INSURANCE CO THE	0.0781	166	8,793	\$3,875,496	\$840,423	\$7,950,054	\$507,904	226.82
438	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0181	302	2,721	\$897,182	\$0	\$528,396	\$66,293	58.90
439	PENSION LIFE INS CO OF AMERICA*	0.0000	589	1	\$67	\$0	\$0	\$6	0.00
440	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0004	487	321	\$21,226	\$330	\$21,945	\$1,920	104.94
441	PFL LIFE INSURANCE COMPANY	0.1736	112	24,600	\$8,607,863	\$81,940	\$19,617,857	\$166,966	228.86
442	PHARMACISTS LIFE INSURANCE COMPANY	0.0028	416	257	\$139,125	\$51	\$0	\$25,621	0.04
443	PHF LIFE INSURANCE COMPANY	0.0000	587	1	\$117	\$0	\$101,436	\$25	86697.44
444	PHILADELPHIA AMERICAN LIFE INS CO	0.0001	584	34	\$2,628	\$0	\$51,000	\$80	1940.64
445	PHILADELPHIA LIFE INS CO	0.0851	163	5,459	\$4,221,741	\$8,098	\$1,946,812	\$385,362	46.31
446	PHILADELPHIA UNITED LIFE INS CO	0.0000	590	21	\$0	\$0	\$0	\$21	N/A
447	PHOENIX AMERICAN LIFE INS CO	0.0317	244	11,010	\$1,569,833	\$0	\$1,777,712	\$516,482	113.24
448	PHOENIX HOME LIFE MUTUAL INS CO	0.6262	33	26,218	\$31,055,387	\$8,325,999	\$17,834,682	\$2,670,314	84.24
449	PHYSICIANS LIFE INSURANCE COMPANY	0.0967	153	16,529	\$4,797,854	\$0	\$1,504,433	\$63,718	31.36
450	PIERCE NATIONAL LIFE INSURANCE CO	0.0552	194	15,113	\$2,736,148	\$2,771	\$1,785,978	\$41,278	65.37
451	PIONEER AMERICAN INSURANCE COMPANY	0.0015	451	185	\$72,168	\$0	\$0	\$10,545	0.00
452	PIONEER LIFE INSURANCE COMPANY	0.0449	208	4,493	\$2,227,696	\$0	\$958,196	\$48,415	43.01
453	PIONEER MUTUAL LIFE INS CO	0.0137	315	502	\$680,569	\$3,731	\$306,126	\$35,196	45.53
454	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0002	528	33	\$10,978	\$0	\$0	\$1,503	0.00
455	PM GROUP LIFE INS CO	0.0145	311	10,819	\$718,009	\$0	\$188,094	\$52,774	26.20
456	POLISH NATNL ALLIANCE OF THE US OF N. A	0.0014	453	1,938	\$67,708	\$30,578	\$79,066	\$6,164	161.94
457	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.0010	467	1,081	\$50,126	\$9,744	\$20,569	\$2,193	60.47
458	POLISH WOMENS ALLIANCE OF AMERICA	0.0000	579	113	\$722	\$565	\$2,440	\$138	416.20
459	PREFERRED LIFE INS CO OF NEW YORK	0.0000	582	3	\$529	\$0	\$1,171,551	\$112	221465.22
460	PREFERRED RISK LIFE INSURANCE CO	0.0354	231	4,194	\$1,756,920	\$2,694	\$1,275,567	\$207,024	72.76
461	PRESIDENTIAL LIFE INSURANCE CO	0.0013	459	156	\$64,822	\$0	\$573,153	\$1,600	884.20
462	PRIMERICA LIFE INSURANCE COMPANY	0.3728	56	36,461	\$18,487,944	\$0	\$6,745,492	\$5,362,820	36.49
463	PRINCIPAL MUTUAL LIFE INS CO	2.7776	7	198,474	\$137,757,357	\$4,331,216	\$102,599,272	\$3,373,992	77.62
464	PROFESSIONAL INS CORPORATION	0.0002	529	50	\$10,374	\$0	\$0	\$1,196	0.00
465	PROTECTIVE LIFE INSURANCE COMPANY	0.3255	67	11,205	\$16,140,949	\$45,885	\$4,460,062	\$448,761	27.92
466	PROVIDENT INDEMNITY LIFE INS CO	0.0018	438	313	\$89,329	\$0	\$56,431	\$3,742	63.17
467	PROVIDENT LIFE AND ACCIDENT INS CO	0.2792	76	39,955	\$13,849,212	\$1,272	\$8,390,752	\$1,659,155	60.60
468	PROVIDENT LIFE AND CASUALTY INS CO	0.0010	466	178	\$50,688	\$0	\$97,084	\$17,647	191.53
469	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0747	167	6,263	\$3,706,930	\$486,722	\$2,701,260	\$244,271	86.00
470	PROVIDENT NATIONAL ASSURANCE CO	0.0000	590	43	\$0	\$0	\$48,078	\$0	N/A
471	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0001	560	14	\$2,837	\$0	\$910	\$73	32.08
472	PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	0.0182	300	193	\$900,991	\$785	\$1,173,672	\$1,297	130.35
473	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.4356	50	16,729	\$21,602,570	\$5,364	\$38,498,472	\$112,691	178.24
474	PRUCO LIFE INSURANCE COMPANY	0.4873	45	14,664	\$24,187,817	\$0	\$10,327,161	\$855,872	42.73
475	PRUDENTIAL INSURANCE CO OF AMERICA THE	2.4822	9	529,195	\$123,105,622	\$44,896,487	\$120,784,761	\$14,693,261	134.58
476	PRUDENTIAL SELECT LIFE INS CO OF AMER	0.0004	502	2	\$17,472	\$0	\$0	\$3,700	0.00
477	PYRAMID LIFE INSURANCE COMPANY	0.0118	331	4,859	\$583,858	\$3,509	\$645,971	\$42,989	111.24
478	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0297	253	14,678	\$1,473,179	\$19,719	\$3,043,265	\$582,426	207.92
479	RELIABLE LIFE INSURANCE COMPANY*	0.3341	63	236,469	\$16,571,025	\$51	\$10,153,744	\$870,670	61.27
480	RELIAANCE STANDARD LIFE INSURANCE CO*	0.0197	293	7,309	\$975,208	\$1,594	\$1,797,472	\$359,078	184.48
481	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0295	254	6,859	\$1,461,922	\$160	\$1,211,369	\$221,194	82.87
482	RELIASTAR LIFE INSURANCE COMPANY	0.1961	101	19,441	\$9,726,183	\$288,432	\$5,906,780	\$1,476,243	63.70
483	RELIASTAR UNITED SERVICES LIFE INS CO	0.0329	241	3,361	\$1,633,751	\$76,753	\$4,420,302	\$255,542	275.26
484	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0009	474	251	\$44,846	\$0	\$63,734	\$8,830	142.12
485	RESERVE NATIONAL INSURANCE COMPANY	0.0021	426	931	\$104,771	\$0	\$135,351	\$5,342	129.19

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
486	RGA REINSURANCE COMPANY	0.0362	228	411	\$1,795,555	\$738,861	\$1,465,346	\$82,303	122.76
487	ROYAL ARCANUM SUPREME COUNCIL OF	0.0003	517	275	\$13,873	\$15,345	\$20,952	\$904	261.64
488	ROYAL LIFE INSURANCE CO OF AMERICA	0.0016	443	72	\$81,747	\$0	\$166,420	\$3,789	203.58
489	ROYAL MACCABEES LIFE INSURANCE CO	0.0502	200	16,382	\$2,488,869	\$48,973	\$1,761,356	\$408,292	72.74
490	ROYAL NEIGHBORS OF AMERICA	0.0130	318	13,567	\$644,546	\$200,728	\$1,048,709	\$73,810	193.85
491	RUSHMORE NATIONAL LIFE INSURANCE CO	0.0008	481	736	\$39,406	\$57,344	\$135,310	\$2,690	488.90
492	SAFECO LIFE INSURANCE COMPANY*	0.1789	110	20,284	\$8,874,221	\$433	\$9,441,084	\$616,467	106.39
493	SAFECO NATIONAL LIFE INS CO	0.0013	458	346	\$65,691	\$0	\$19,086	\$6,663	29.05
494	SEABOARD LIFE INSURANCE CO (USA)	0.0004	500	105	\$18,697	\$0	\$0	\$4,028	0.00
495	SECURA LIFE INSURANCE CO	0.0109	334	2,003	\$539,707	\$0	\$910,890	\$88,408	168.77
496	SECURITY BENEFIT LIFE INSURANCE CO	0.3035	71	11,974	\$15,053,746	\$284,533	\$2,164,181	\$229,050	16.27
497	SECURITY CONNECTICUT LIFE INS CO	0.0967	154	3,932	\$4,796,794	\$2,634	\$4,438,624	\$757,697	92.59
498	SECURITY EQUITY LIFE INSURANCE COMPANY	0.0742	169	100	\$3,680,609	\$0	\$155	\$28,008	0.00
499	SECURITY FIRST LIFE INS CO	0.6426	32	2,121	\$31,870,830	\$0	\$1,448,360	\$0	4.54
500	SECURITY LIFE INS CO OF AMERICA	0.0386	224	1,318	\$1,916,302	\$0	\$375,577	\$43,593	19.60
501	SECURITY LIFE OF DENVER INSURANCE CO*	0.2171	95	3,222	\$10,765,501	\$1,356,590	\$2,055,589	\$574,972	31.70
502	SECURITY MUTUAL LIFE INS CO OF NE	0.0279	260	1,471	\$1,381,520	\$147,101	\$1,132,411	\$83,613	92.62
503	SECURITY MUTUAL LIFE INS CO OF NY	0.0253	271	529	\$1,255,032	\$29,006	\$152,465	\$103,000	14.46
504	SENTINEL AMERICAN LIFE INSURANCE CO	0.0000	573	49	\$1,154	\$0	\$0	\$59	0.00
505	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0205	287	3,918	\$1,017,019	\$5,511	\$1,917,174	\$194,433	189.05
506	SETTLERS LIFE INSURANCE COMPANY	0.0002	532	13	\$9,032	\$0	\$6,600	\$208	73.07
507	SHELTER LIFE INSURANCE CO	0.3657	57	52,191	\$18,137,301	\$1,470,725	\$10,117,522	\$1,947,066	63.89
508	SHENANDOAH LIFE INSURANCE COMPANY	0.0018	437	160	\$80,023	\$8,242	\$106,937	\$6,990	127.94
509	SIERRA HEALTH & LIFE INS CO INC	0.0006	487	373	\$27,680	\$0	\$0	\$7,461	0.00
510	SIGNATURE LIFE INS CO OF AMERICA THE	0.0000	570	28	\$1,463	\$0	\$0	\$21	0.00
511	SLOVENE NATIONAL BENEFIT SOCIETY	0.0001	537	405	\$7,386	\$1,880	\$12,727	\$1,153	197.77
512	SOUTHERN SECURITY LIFE INS CO	0.0052	387	321	\$256,087	\$0	\$33,982	\$26,922	13.27
513	SOUTHLAND LIFE INSURANCE COMPANY	0.0574	190	1,649	\$2,845,757	\$4	\$381,869	\$220,607	13.42
514	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.1293	133	6,942	\$6,410,868	\$294	\$2,241,368	\$335,192	34.97
515	STANDARD INSURANCE COMPANY	0.2659	81	139,823	\$13,186,374	\$26,412	\$10,825,067	\$4,139,439	82.29
516	STANDARD LIFE AND ACCIDENT INS CO	0.0162	305	5,953	\$805,735	\$25,873	\$756,457	\$28,267	97.10
517	STANDARD LIFE INS CO OF INDIANA	0.0212	283	197	\$1,049,624	\$0	\$140,132	\$20,092	14.21
518	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0001	556	13	\$3,476	\$0	\$0	\$61	0.00
519	STATE AUTO LIFE INSURANCE CO	0.0071	362	982	\$353,550	\$4,648	\$33,326	\$90,745	10.74
520	STATE FARM LIFE INSURANCE COMPANY	1.4920	18	214,770	\$73,994,939	\$21,139,573	\$46,942,929	\$9,757,157	92.01
521	STATE LIFE INSURANCE COMPANY	0.0094	349	450	\$464,023	\$50,608	\$358,707	\$23,726	88.21
522	STATE MUTUAL INSURANCE CO	0.0056	380	1,020	\$276,787	\$40,273	\$415,647	\$26,566	164.72
523	STATESMAN NATIONAL LIFE INS CO THE	0.0702	174	10,877	\$3,481,539	\$0	\$1,823,764	\$18,096	52.38
524	STONEBRIDGE INSURANCE COMPANY	0.0001	541	14	\$6,753	\$0	\$11,778	\$87	174.41
525	SUN LIFE ASSUR CO OF CANADA (US)	0.5732	36	633	\$28,426,313	\$0	\$2,087,099	\$14,270	7.34
526	SUN LIFE ASSURANCE CO OF CANADA	0.3396	62	11,219	\$16,842,232	\$1,204,892	\$8,860,349	\$1,116,550	59.76
527	SUNAMERICA LIFE INSURANCE COMPANY	0.1201	141	17,439	\$5,957,452	\$1,005	\$12,511,010	\$113,595	210.02
528	SURETY LIFE INSURANCE COMPANY	0.0155	310	1,371	\$766,802	\$45	\$220,878	\$100,487	28.81
529	TEXAS LIFE INSURANCE COMPANY	0.0320	243	4,004	\$1,586,772	\$7,859	\$1,102,900	\$245,517	70.00
530	TIME INSURANCE COMPANY	0.0377	226	4,420	\$1,871,370	\$0	\$1,404,816	\$235	75.07
531	TMG LIFE INSURANCE COMPANY	0.0620	183	2,832	\$3,076,721	\$913	\$749,483	\$160,081	24.39
532	TRANS WORLD ASSURANCE COMPANY	0.0028	415	615	\$140,085	\$0	\$21,741	\$9,854	15.52
533	TRANS-GENERAL LIFE INSURANCE COMPANY	0.0258	269	68	\$1,281,860	\$0	\$1,652,823	\$556	128.94
534	TRANSAMERICA ASSURANCE COMPANY	0.0309	249	5,051	\$1,532,535	\$0	\$1,377,646	\$169,930	89.89
535	TRANSAMERICA LIFE INS & ANNUITY CO	0.0552	195	5,707	\$2,735,807	\$0	\$4,422,079	\$1,476	161.64
536	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.4197	52	19,606	\$20,815,459	\$335,060	\$17,989,945	\$3,020,851	88.04
537	TRANSPORT LIFE INSURANCE COMPANY	0.0058	378	524	\$277,950	\$0	\$487,625	\$13,558	175.44
538	TRAVELERS INSURANCE COMPANY THE	0.9316	26	30,260	\$46,202,135	\$0	\$74,152,056	\$1,019,449	160.49
539	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.0941	156	1,602	\$4,668,094	\$0	\$2,435,723	\$74,971	52.18
540	TRUSTMARK INSURANCE CO (MUTUAL)	0.0254	270	10,173	\$1,260,077	\$36,432	\$756,851	\$317,754	62.96
541	TRUSTMARK LIFE INSURANCE COMPANY	0.0063	370	1,112	\$312,668	\$24,174	\$859,131	\$43,828	282.51
542	U S FINANCIAL LIFE INSURANCE CO	0.0104	339	562	\$515,333	\$0	\$352,537	\$73,026	68.41
543	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0023	423	410	\$113,935	\$10,287	\$151,181	\$5,713	141.72
544	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.0001	545	511	\$5,933	\$0	\$50,545	\$8,881	851.93
545	UNIFIED LIFE INSURANCE COMPANY	0.0057	376	1,020	\$282,982	\$0	\$31,525	\$1,770	11.14
546	UNILIFE INSURANCE COMPANY	0.0001	539	60	\$6,946	\$0	\$0	\$502	0.00
547	UNION BANKERS INSURANCE COMPANY	0.0035	408	922	\$172,821	\$4,232	\$140,667	\$5,312	83.84
548	UNION BENEFIT LIFE INS CO	0.0000	590	0	\$0	\$0	\$9,750	\$0	N/A
549	UNION CENTRAL LIFE INSURANCE CO	0.5258	43	13,122	\$26,075,358	\$295,875	\$21,861,200	\$719,785	84.97
550	UNION FIDELITY LIFE INSURANCE CO	0.1250	137	51,502	\$6,200,233	\$0	\$2,620,197	\$460,257	42.26
551	UNION LABOR LIFE INSURANCE COMPANY	0.0110	333	70,751	\$544,476	\$20,389	\$660,948	\$144,815	125.14
552	UNION SECURITY LIFE INSURANCE CO	0.0656	176	28,962	\$3,253,796	\$0	\$1,847,709	\$215,765	56.79
553	UNITED AMERICAN INSURANCE COMPANY	0.2163	96	7,645	\$10,725,027	\$0	\$991,654	\$37,491	9.25
554	UNITED BENEFIT LIFE INSURANCE COMPANY	0.0000	581	8	\$615	\$0	\$0	\$150	0.00
555	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.0020	430	198	\$100,457	\$0	\$27,872	\$2,576	27.75
556	UNITED COMPANIES LIFE INSURANCE CO	0.5565	38	7,978	\$27,599,955	\$580	\$13,648,234	\$20,723	49.45
557	UNITED FAMILY LIFE INSURANCE CO	0.0083	356	361	\$411,280	\$0	\$157,858	\$1,503	38.38
558	UNITED FIDELITY LIFE INSURANCE CO	0.0107	336	1,653	\$529,465	\$2,440	\$440,602	\$50,698	83.68
559	UNITED HEALTH AND LIFE INSURANCE CO	0.0397	220	2,234	\$1,971,185	\$0	\$716,412	\$484,438	36.34
560	UNITED HEALTHCARE INSURANCE COMPANY	0.0001	562	0	\$2,639	\$0	\$0	\$0	0.00
561	UNITED HERITAGE MUTUAL LIFE INS CO	0.0118	330	1,338	\$584,629	\$1,899	\$116,566	\$17,280	20.26
562	UNITED HOME LIFE INSURANCE COMPANY	0.0016	446	350	\$78,492	\$262	\$133,774	\$6,530	170.76
563	UNITED INSURANCE COMPANY OF AMERICA	0.0508	199	21,039	\$2,518,939	\$0	\$1,517,531	\$107,983	60.24
564	UNITED INVESTORS LIFE INS CO	0.3008	73	9,641	\$14,916,866	\$0	\$2,225,589	\$633,236	14.92
565	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0003	506	23	\$16,135	\$378	\$962	\$215	8.30
566	UNITED LIFE INSURANCE COMPANY	0.0492	202	5,152	\$2,440,026	\$0	\$1,013,909	\$162,977	41.55

**1996 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
567	UNITED NATIONAL LIFE INS CO OF AMERICA	0.0007	485	167	\$33,601	\$0	\$29,653	\$815	88.25
568	UNITED OF OMAHA LIFE INS CO	0.7468	28	94,193	\$37,037,114	\$439	\$26,758,357	\$2,063,566	72.25
569	UNITED PRESIDENTIAL LIFE INS CO	0.0251	272	1,525	\$1,242,427	\$1,799	\$1,973,541	\$134,021	158.99
570	UNITED STATES LIFE INS CO NY	0.0192	296	6,419	\$949,785	\$35,422	\$293,383	\$531,288	34.62
571	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0001	555	12	\$3,480	\$0	\$336	\$113	9.66
572	UNITED WISCONSIN LIFE INSURANCE COMPANY	0.0351	234	15,320	\$1,741,820	\$0	\$479,791	\$226,164	27.55
573	UNITED WORLD LIFE INSURANCE COMPANY	0.0026	419	3,378	\$131,100	\$0	\$8,825	\$14,354	6.73
574	UNITY MUTUAL LIFE INS CO	0.0005	489	32	\$26,901	\$5,197	\$38,045	\$1,312	160.74
575	UNIVERSAL GUARANTY LIFE INS CO	0.0314	245	6,814	\$1,559,398	\$37,621	\$1,237,697	\$102,836	81.78
576	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0310	248	8,539	\$1,535,485	\$0	\$797,042	\$131,187	51.91
577	UNUM LIFE INS CO OF AMERICA	0.3435	61	84,588	\$17,034,712	\$382,479	\$7,681,815	\$4,251,819	47.34
578	USA LIFE ONE INS CO OF INDIANA	0.0003	503	334	\$17,246	\$1,773	\$15,629	\$1,039	100.90
579	USAA LIFE INSURANCE COMPANY	0.1168	142	7,368	\$5,791,731	\$541,755	\$5,648,579	\$863,994	106.88
580	USG ANNUITY & LIFE COMPANY	0.3878	54	4,214	\$19,234,225	\$0	\$2,184,663	\$19,166	11.36
581	USLIFE CREDIT LIFE INSURANCE CO*	0.0615	184	36,624	\$3,050,558	\$0	\$1,019,327	\$548,052	33.41
582	UTICA NATIONAL LIFE INS CO	0.0000	583	3	\$470	\$0	\$18,878	\$50	4016.60
583	VALLEY FORGE LIFE INSURANCE COMPANY	0.2200	94	6,201	\$10,911,282	\$25,323	\$6,833,565	\$913,694	62.86
584	VARIABLE ANNUITY LIFE INSURANCE CO	0.7085	31	0	\$35,140,609	\$0	\$13,094,573	\$0	37.26
585	VETERANS LIFE INS CO	0.0588	187	12,115	\$2,914,957	\$0	\$1,683,221	\$100,848	57.74
586	VICTORY LIFE INSURANCE COMPANY	0.0156	309	9,997	\$774,472	\$130,562	\$1,417,974	\$47,589	199.95
587	VISTA LIFE INSURANCE COMPANY	0.0016	445	914	\$78,684	\$0	\$120,459	\$7,756	153.09
588	VOYAGER LIFE INSURANCE COMPANY	0.0085	355	11,846	\$419,966	\$0	\$155,220	\$36,166	36.96
589	VULCAN LIFE INSURANCE COMPANY	0.0025	421	1,216	\$122,277	\$0	\$184,120	\$8,807	150.58
590	WABASH LIFE INSURANCE COMPANY	0.0019	432	875	\$92,037	\$19,011	\$171,655	\$9,892	207.16
591	WASHINGTON NATIONAL INSURANCE CO*	0.0197	294	11,620	\$974,978	\$462	\$2,095,289	\$136,747	214.95
592	WEST COAST LIFE INSURANCE COMPANY*	0.0276	261	2,968	\$1,366,392	\$40,315	\$492,697	\$131,151	39.67
593	WESTERN AND SOUTHERN LIFE INS CO	0.1473	128	96,464	\$7,307,022	\$2,190,986	\$7,996,124	\$492,888	139.42
594	WESTERN CATHOLIC UNION	0.0568	191	10,198	\$2,817,192	\$0	\$1,273,051	\$66,409	45.19
595	WESTERN DIVERSIFIED LIFE INSURANCE CO	0.0094	348	4,847	\$464,033	\$0	\$131,956	\$36,644	28.44
596	WESTERN NATIONAL LIFE INSURANCE CO	0.2258	91	14,403	\$11,198,805	\$0	\$51,889,075	\$8,041	463.34
597	WESTERN RESERVE LIFE ASSUR CO OH	0.2784	78	2,261	\$13,809,180	\$443	\$3,405,501	\$306,395	24.66
598	WESTERN SOUTHERN LIFE ASSURANCE CO	0.8068	27	19,621	\$40,015,673	\$0	\$7,618,013	\$622,666	19.04
599	WESTFIELD LIFE INSURANCE COMPANY	0.0007	484	119	\$34,146	\$0	\$31,866	\$5,868	93.32
600	WILLIAM PENN ASSOCIATION	0.0001	559	103	\$2,842	\$951	\$17,314	\$627	642.68
601	WINTERTHUR LIFE RE INSURANCE CO	0.0000	590	21	(\$373)	\$0	\$0	\$73	N/A
602	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0027	417	417	\$135,689	\$1,002	\$110,161	\$9,298	81.92
603	WOMAN'S LIFE INSURANCE SOCIETY	0.0001	542	1,173	\$6,713	\$12,858	\$38,001	\$1,084	757.62
604	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0321	242	1,706	\$1,590,257	\$176,762	\$813,155	\$50,415	62.25
605	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0271	265	5,134	\$1,342,654	\$554,999	\$1,225,110	\$135,811	132.58
606	WORKMENS BENEFIT FUND OF THE U S OF AM	0.0000	568	152	\$1,516	\$0	\$11,807	\$238	778.83
607	WORLD INSURANCE COMPANY	0.0055	382	869	\$274,884	\$7,358	\$98,670	\$31,514	38.57
608	WORLD SERVICE LIFE INSURANCE COMPANY*	0.0000	584	17	\$405	\$172	\$7,257	\$37	1834.32
609	ZALE LIFE INSURANCE COMPANY	0.0004	499	3,760	\$19,648	\$0	\$20,121	\$1,790	102.41
610	ZURICH LIFE INSURANCE CO OF AMERICA	0.0460	207	3,931	\$2,279,610	\$0	\$2,115,773	\$420,102	92.81
TOTAL		100.000		8,582,668	\$4,959,548,752	\$299,996,997	\$3,439,036,748	\$277,800,267	75.39

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# **ACCIDENT & HEALTH INSURANCE**



**TOTAL  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS**



**MISSOURI DEPARTMENT OF INSURANCE  
1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSURED	TOTAL DIRECT PREMIUMS WRITTEN	TOTAL DIRECT PREMIUMS EARNED	TOTAL DIVIDENDS PAID	TOTAL DIRECT LOSSES PAID	TOTAL DIRECT LOSSES INCURRED	LOSS RATIO
<b>INDIVIDUAL</b>								
4.1	MEDICAL EXPENSE	231,503	\$250,671,719	\$252,659,042	\$10,545	\$177,513,742	\$168,765,973	66.80
4.2	MEDICARE SUPPLEMENT	246,695	\$298,136,994	\$298,562,960	\$0	\$227,750,740	\$228,071,821	76.39
4.3	LONG TERM CARE	67,223	\$67,178,750	\$62,555,896	(\$1,461)	\$23,262,313	\$31,286,845	49.93
4.4	SPECIFIED DISEASE	167,552	\$30,019,134	\$29,966,338	\$0	\$11,864,267	\$11,665,625	38.93
4.5	ACCIDENT ONLY	322,883	\$25,711,922	\$25,812,377	\$0	\$8,480,993	\$10,103,037	39.14
4.6	DISABILITY INCOME	118,867	\$64,211,944	\$63,590,724	\$339,228	\$25,898,258	\$47,507,112	74.71
4.7	DENTAL	23,984	\$1,061,921	\$1,070,666	\$0	\$664,566	\$529,055	49.41
4.8	LIMITED BENEFIT	180,112	\$22,481,477	\$22,738,904	\$9,282	\$12,247,640	\$12,695,136	55.83
4.9	SHORT TERM CREDIT DISABILITY	36,919	\$8,968,573	\$7,964,851	\$0	\$3,042,609	\$3,693,675	46.37
4.10	LONG TERM CREDIT DISABILITY	84,001	\$5,609,041	\$5,667,636	\$0	\$982,154	\$1,393,164	24.58
4.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	0.00
4.12	STOP LOSS	0	\$0	\$0	\$0	\$0	\$0	0.00
4.13	<b>TOTAL INDIVIDUAL</b>	<b>1,479,736</b>	<b>\$774,060,128</b>	<b>\$770,687,955</b>	<b>\$357,594</b>	<b>\$491,704,169</b>	<b>\$515,709,354</b>	<b>66.92</b>
<b>GROUP</b>								
5.1A	MEDICAL EXPENSE - SMALL EMPLOYER	226,744	\$285,543,995	\$284,224,253	\$0	\$225,373,684	\$230,367,413	81.05
5.1B	MEDICAL EXPENSE - LARGE EMPLOYER	1,065,565	\$800,295,565	\$788,519,454	\$860,056	\$651,348,712	\$723,032,208	91.69
5.1C	MEDICAL EXPENSE - ASSOCIATION	401,491	\$78,047,641	\$72,787,419	\$22,324	\$60,774,651	\$60,161,924	82.65
5.1D	MEDICAL EXPENSE - DISCRETIONARY	21,308	\$19,855,818	\$19,953,407	\$0	\$12,960,287	\$9,742,035	48.82
5.1E	MEDICAL EXPENSE - FEDERAL EMPLOYEES	98,614	\$171,533,011	\$177,668,744	\$0	\$177,173,818	\$161,878,224	91.11
5.2	MEDICARE SUPPLEMENT	91,648	\$103,674,148	\$103,608,864	\$0	\$88,185,953	\$88,012,896	84.95
5.3	LONG TERM CARE	25,637	\$14,017,292	\$13,771,405	\$0	\$5,715,072	\$6,627,398	48.12
5.4	SPECIFIED DISEASE	624,855	\$6,092,228	\$6,013,457	\$0	\$2,947,471	\$3,088,538	51.36
5.5	ACCIDENT ONLY	2,594,549	\$74,165,023	\$72,518,805	\$0	\$34,945,514	\$29,199,401	40.26
5.6	DISABILITY INCOME	691,164	\$114,559,637	\$113,720,688	\$79,444	\$69,259,192	\$86,152,691	75.76
5.7	DENTAL	355,007	\$64,405,140	\$64,909,353	\$0	\$54,029,063	\$54,563,096	84.06
5.8	LIMITED BENEFIT	318,205	\$77,781,060	\$78,024,260	\$25	\$32,191,322	\$32,177,469	41.24
5.9	SHORT TERM CREDIT DISABILITY	1,764,130	\$38,725,513	\$40,565,116	\$343	\$16,096,141	\$18,642,021	45.96
5.10	LONG TERM CREDIT DISABILITY	1,982	\$569,546	\$570,711	\$0	\$315,393	\$331,519	58.09
5.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	0.00
5.12	STOP LOSS	393,250	\$69,104,287	\$68,737,837	\$0	\$44,418,852	\$43,280,277	62.96
5.13	<b>TOTAL GROUP</b>	<b>8,674,149</b>	<b>\$1,918,360,910</b>	<b>\$1,905,698,012</b>	<b>\$2,713,907</b>	<b>\$1,475,733,201</b>	<b>\$1,547,013,665</b>	<b>81.18</b>
<b>TOTAL INDIVIDUAL AND GROUP BUSINESS</b>								
6	<b>TOTAL ACCIDENT &amp; HEALTH</b>	<b>10,153,886</b>	<b>\$2,692,431,023</b>	<b>\$2,676,387,405</b>	<b>\$3,071,502</b>	<b>\$1,967,440,508</b>	<b>\$2,062,725,110</b>	<b>77.07</b>



**INDIVIDUAL  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**



**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INS AND ANNUITY CO*	0.0024	118	3	\$6,078	\$6,078	\$0	\$945	\$716	11.78
2	AETNA LIFE INSURANCE COMPANY*	0.1098	35	221	\$275,348	\$269,359	\$0	\$222,569	\$210,119	78.01
3	AID ASSOCIATION FOR LUTHERANS	0.3998	20	288	\$1,002,221	\$1,034,449	\$0	\$1,030,625	\$791,425	76.51
4	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0007	146	6	\$1,868	\$2,349	\$0	\$7,143	\$15,247	649.08
5	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.0004	160	7	\$879	\$952	\$0	\$0	\$0	0.00
6	AMERICAN CASUALTY CO OF READING PA	0.0000	192	0	\$0	\$56	\$0	\$0	\$0	N/A
7	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0814	43	125	\$204,065	\$202,648	\$0	\$114,665	\$122,280	60.34
8	AMERICAN CONTINENTAL LIFE INS CO	0.0005	156	1	\$1,179	\$1,179	\$0	\$6,526	\$6,526	553.52
9	AMERICAN FAMILY MUTUAL INS CO	10.9029	3	22,024	\$27,330,534	\$27,356,384	\$0	\$19,510,453	\$14,370,758	52.53
10	AMERICAN FIDELITY ASSURANCE COMPANY	0.0000	192	2	(\$2,854)	(\$2,870)	\$0	\$1,471	\$876	-0.31
11	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0023	119	24	\$5,810	\$5,734	\$0	\$2,657	\$3,047	53.14
12	AMERICAN GENERAL LIFE INS CO NY	0.0000	184	2	\$110	\$119	\$0	\$0	\$0	0.00
13	AMERICAN GENERAL LIFE INSURANCE CO	0.0000	185	1	\$101	\$103	\$0	\$0	\$0	0.00
14	AMERICAN HARDWARE MUTUAL INS CO	0.0041	108	1	\$10,322	\$10,314	\$0	\$2,119	\$1,373	13.31
15	AMERICAN HEALTH & LIFE INSURANCE CO	0.0001	181	4	\$178	\$187	\$0	\$0	\$0	0.00
16	AMERICAN HOME LIFE INSURANCE CO	0.0008	142	12	\$2,077	\$2,078	\$0	\$100	\$99	4.76
17	AMERICAN INCOME LIFE INSURANCE CO	0.0083	93	59	\$20,761	\$21,087	\$0	\$38,519	\$31,546	149.60
18	AMERICAN INSURANCE CO OF TEXAS*	0.0259	67	54	\$64,991	\$67,766	\$0	\$81,834	\$114,240	168.58
19	AMERICAN NATIONAL INSURANCE COMPANY*	0.2397	27	882	\$600,944	\$651,473	\$0	\$604,183	\$561,848	86.24
20	AMERICAN NATIONAL LIFE INS OF TX	0.0596	51	350	\$149,378	\$150,170	\$0	\$56,589	\$56,705	37.76
21	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0488	55	151	\$122,392	\$0	\$0	\$24,636	\$0	N/A
22	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0099	87	30	\$24,884	\$0	\$0	\$623	\$0	N/A
23	AMERICAN PUBLIC LIFE INSURANCE CO	0.0486	56	497	\$121,888	\$122,076	\$0	\$61,861	\$15,102	12.37
24	AMERICAN REPUBLIC INSURANCE COMPANY	1.6819	8	4,736	\$4,216,120	\$4,133,555	\$0	\$2,184,162	\$3,552,796	85.95
25	AMERICAN STATES INSURANCE COMPANY*	0.0705	45	32	\$176,615	\$190,614	\$0	\$157,353	\$139,263	73.06
26	AMERICAN TRAVELLERS LIFE INS CO	0.0029	114	14	\$7,270	\$6,692	\$0	\$34,073	\$44,992	672.33
27	AMERICAN UNION LIFE INSURANCE CO	0.0119	83	34	\$29,765	\$29,775	\$0	\$8,598	\$8,253	27.72
28	AMERUS LIFE INSURANCE COMPANY	0.0038	110	18	\$9,541	\$818	\$0	\$3,881	\$916	111.98
29	ANTHEM CASUALTY INSURANCE COMPANY	0.0000	192	0	\$0	\$0	\$0	\$5,200	\$3,708	N/A
30	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.0027	117	5	\$6,736	\$6,738	\$0	\$19,132	\$23,236	344.85
31	ANTHEM LIFE INS CO OF INDIANA	0.0007	150	6	\$1,646	\$1,646	\$0	\$687	\$705	42.83
32	ANTHEM LIFE INSURANCE COMPANY	0.1251	33	117	\$313,640	\$350,314	\$0	\$239,341	\$220,979	63.08
33	ATLANTA LIFE INSURANCE COMPANY	0.0095	89	679	\$23,793	\$17,926	\$0	\$5,468	\$5,501	30.69
34	BANKERS LIFE AND CASUALTY COMPANY	0.7143	14	1,628	\$1,790,443	\$1,823,640	\$4,742	\$1,503,622	\$1,991,966	109.23
35	BANKERS MULTIPLE LINE INSURANCE CO	0.0314	64	171	\$78,707	\$97,396	\$0	\$66,738	\$93,941	96.45
36	BANNER LIFE INS CO	0.0002	189	1	\$395	\$412	\$0	\$912	\$940	228.16
37	BENEFICIAL STANDARD LIFE INS CO*	0.0156	80	592	\$39,126	\$40,774	\$0	\$4,677	\$3,760	9.22
38	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	20.9437	2	41,038	\$52,499,888	\$53,302,530	\$0	\$39,754,622	\$42,865,723	80.42
39	BLUE CROSS & BLUE SHIELD OF MO	1.2626	11	6,030	\$3,165,010	\$3,257,927	\$0	\$5,225,619	\$3,518,345	107.99
40	CATHOLIC KNIGHTS OF AMERICA THE	0.0035	112	112	\$8,822	\$9,115	\$0	\$17,912	\$13,034	143.00
41	CELTIC LIFE INSURANCE COMPANY THE	0.0862	40	357	\$216,119	\$239,743	\$0	\$51,612	\$60,353	25.17
42	CENTENNIAL LIFE INSURANCE COMPANY THE	0.0020	123	4	\$5,004	\$4,644	\$0	\$0	\$0	0.00
43	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0017	127	9	\$4,239	\$3,246	\$0	\$0	\$0	0.00
44	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0000	187	1	\$48	\$48	\$0	\$0	\$0	0.00
45	CENTRAL SECURITY LIFE INSURANCE CO	0.0110	84	89	\$27,496	\$27,271	\$0	\$13,770	(\$1,984)	0.00
46	CENTRAL STATES HEALTH & LIFE CO	0.3258	24	716	\$816,756	\$819,084	\$0	\$741,727	\$707,846	86.42
47	CENTRAL UNITED LIFE INSURANCE CO*	0.0209	74	60	\$52,502	\$52,983	\$0	\$21,022	\$21,585	40.74
48	CERTIFIED LIFE INS CO	0.0078	94	39	\$19,556	\$22,522	\$0	\$19,924	\$18,893	83.89
49	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0013	132	1	\$3,225	\$3,224	\$0	\$96	\$97	3.01
50	CHUBB SOVEREIGN LIFE INS CO	0.0000	192	0	\$0	\$0	\$0	\$7,200	\$7,106	N/A
51	CINCINNATI LIFE INSURANCE COMPANY THE	0.0002	164	0	\$616	\$659	\$0	\$162	\$165	25.04
52	CLARENDON NATIONAL INS CO	0.0000	192	1,132	\$0	\$162,326	\$0	\$0	\$20,730	12.77
53	COLONIAL PENN FRANKLIN INSURANCE CO	0.0014	131	5	\$3,452	\$3,249	\$0	\$10,849	\$10,327	317.85
54	COLUMBIA UNIVERSAL LIFE INS CO	0.0038	111	5	\$9,491	\$9,309	\$0	\$7,540	\$3,505	37.65
55	COMBINED INSURANCE CO OF AMERICA	0.0169	78	194	\$42,291	\$40,298	\$0	\$10,768	\$19,738	48.98
56	COMMONWEALTH LIFE INSURANCE COMPANY	0.0001	173	6	\$306	\$245	\$0	\$60	\$65	26.53
57	COMMONWEALTH NATIONAL LIFE INS CO	0.0075	95	33	\$18,749	\$18,538	\$0	\$717	\$700	3.78
58	COMPANION LIFE INSURANCE COMPANY*	0.0280	66	78	\$70,173	\$68,324	\$0	\$1,246	\$1,240	1.87
59	CONTINENTAL ASSURANCE COMPANY	0.0014	130	25	\$3,527	\$4,136	\$0	\$20,287	\$3,639	87.98
60	CONTINENTAL CASUALTY COMPANY*	0.0000	192	133	\$0	\$83,826	\$0	\$14,048	\$18,836	22.47
61	CONTINENTAL GENERAL INSURANCE CO	0.3883	21	581	\$973,405	\$933,495	\$0	\$856,028	\$824,918	88.37
62	CONTINENTAL LIFE INSURANCE COMPANY	0.0000	190	2	\$24	\$24	\$0	\$0	\$4	16.67
63	COUNTRY LIFE INSURANCE COMPANY	0.0993	36	220	\$248,853	\$251,136	\$0	\$172,420	\$181,060	72.10
64	CROATIAN CATHOLIC UNION OF USA	0.0000	188	8	\$41	\$41	\$0	\$0	\$0	0.00
65	CROATIAN FRATERNAL UNION OF AMERICA	0.0012	134	150	\$3,118	\$0	\$0	\$2,349	\$0	N/A
66	CROWN LIFE INSURANCE COMPANY*	0.0012	136	2	\$2,917	\$2,917	\$0	\$4,200	\$4,208	144.26
67	CSA FRATERNAL LIFE	0.0001	178	0	\$221	\$223	\$0	\$0	\$0	0.00
68	EBPLIFE INSURANCE COMPANY	0.0000	192	0	(\$3,649)	(\$3,316)	\$0	\$135	\$106	-0.03
69	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0011	137	15	\$2,716	\$2,536	\$0	\$0	\$0	0.00
70	EMPLOYERS MODERN LIFE COMPANY	0.0020	122	5	\$5,110	\$5,268	\$0	\$8,898	\$8,548	162.26
71	EQUITABLE LIFE & CASUALTY INS CO	0.1727	31	457	\$432,966	\$1,036,207	\$0	\$75,525	\$72,807	7.03
72	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.0882	39	115	\$221,117	\$232,247	\$0	\$45,560	\$45,875	19.75
73	EQUITABLE RESERVE ASSOCIATION	0.0004	159	4	\$922	\$922	\$0	\$0	\$0	0.00
74	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0085	92	138	\$21,183	\$22,121	\$0	\$46,187	\$62,646	283.20
75	FEDERATED MUTUAL INSURANCE COMPANY	0.0704	46	63	\$176,366	\$177,695	\$0	\$431,873	\$430,523	242.28
76	FIDELITY SECURITY LIFE INSURANCE CO*	0.0000	192	0	\$0	\$0	\$0	\$6,543	\$7,648	N/A
77	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.0008	145	8	\$1,943	\$1,948	\$0	\$958	\$1,074	55.13
78	GENERAL AMERICAN LIFE INSURANCE CO	0.0616	48	153	\$154,402	\$161,659	\$0	\$107,874	\$77,342	47.84
79	GLOBE LIFE AND ACCIDENT INS CO	0.1963	30	515	\$491,980	\$502,633	\$0	\$530,811	\$402,869	80.15
80	GOLDEN RULE INSURANCE COMPANY	1.4018	10	1,433	\$3,513,809	\$3,576,098	\$0	\$3,626,162	\$3,485,385	97.46

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
81	GREAT AMERICAN LIFE INSURANCE CO	0.0007	148	2	\$1,756	\$1,790	\$0	\$988	\$1,496	83.58
82	GREAT AMERICAN RESERVE INS CO	0.0002	187	5	\$531	\$534	\$0	\$42	\$35	6.55
83	GREAT WEST LIFE & ANNUITY INS CO*	0.0061	98	4	\$15,202	\$14,740	\$0	\$0	\$0	0.00
84	GREAT WEST LIFE ASSURANCE COMPANY*	0.0018	125	7	\$4,520	\$4,579	\$0	\$3,508	\$3,482	76.04
85	GRINNELL LIFE INSURANCE COMPANY	0.0008	144	1	\$2,057	\$2,254	\$0	\$0	\$0	0.00
86	GUARANTEE LIFE INSURANCE COMPANY	0.0000	186	1	\$56	\$56	\$0	\$0	\$0	0.00
87	GUARANTEE RESERVE LIFE INSURANCE CO	0.0006	152	16	\$1,564	\$1,612	\$0	\$538	\$499	30.96
88	GUARANTEE TRUST LIFE INSURANCE CO*	0.2203	29	394	\$552,303	\$583,570	\$0	\$556,333	\$433,238	74.24
89	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.0481	57	80	\$120,480	\$113,294	\$0	\$274,058	\$310,714	274.25
90	GULF INSURANCE COMPANY	0.3704	22	0	\$928,598	\$928,598	\$0	\$45,981	\$45,981	4.95
91	HARVEST LIFE INSURANCE COMPANY THE	0.0246	70	141	\$61,709	\$62,665	\$0	\$31,630	\$16,724	26.69
92	HEALTH AND LIFE INSURANCE CO OF AMERICA	0.0008	141	0	\$2,090	\$2,205	\$0	\$0	(\$1,043)	0.00
93	HEALTHY ALLIANCE LIFE INSURANCE CO	29.5355	1	67,023	\$74,037,182	\$73,392,953	\$0	\$46,937,399	\$46,000,205	62.68
94	HOME INSURANCE COMPANY THE	0.0000	192	0	\$0	\$253	\$0	\$0	(\$139)	0.00
95	HORACE MANN LIFE INSURANCE COMPANY	0.0028	116	4	\$6,937	\$7,023	\$0	\$13,374	\$13,544	192.85
96	IDS LIFE INSURANCE COMPANY	0.0001	179	1	\$189	\$219	\$0	\$0	\$0	0.00
97	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.1129	34	141	\$282,962	\$276,380	\$0	\$360,864	\$390,205	141.18
98	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0006	153	18	\$1,493	\$1,558	\$0	\$0	\$0	0.00
99	INVESTORS INSURANCE CORPORATION	0.0002	166	1	\$598	\$598	\$0	\$0	\$827	138.29
100	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0022	120	26	\$5,629	\$5,618	\$0	\$14,204	\$10,903	194.07
101	J C PENNEY LIFE INSURANCE COMPANY	0.0832	42	1,759	\$208,661	\$217,034	\$0	\$98,262	\$138,422	63.78
102	JEFFERSON PILOT LIFE INS CO	0.0057	100	7	\$14,358	\$15,255	\$0	\$17,926	\$17,220	112.88
103	JOHN ALDEN LIFE INSURANCE CO	0.0002	170	316	\$388	\$600	\$0	\$1,121	\$1,072	178.67
104	JOHN HANCOCK MUTUAL LIFE INS CO	0.0222	73	385	\$55,608	\$56,961	\$1,436	\$87,498	\$72,626	127.50
105	KANAWHA INSURANCE COMPANY	0.0007	147	13	\$1,844	\$1,833	\$0	\$0	\$0	0.00
106	KNIGHTS OF COLUMBUS	0.0409	59	270	\$102,590	\$102,590	\$0	\$88,358	\$88,358	86.13
107	LIBERTY MUTUAL INSURANCE COMPANY	0.0207	75	12	\$51,912	\$51,912	\$0	\$63,813	\$70,051	134.94
108	LIFE & HEALTH INS CO OF AMERICA*	0.0133	81	151	\$33,252	\$33,506	\$0	\$19,640	\$3,468	10.35
109	LIFE INSURANCE CO OF GEORGIA	0.0390	63	232	\$87,860	\$91,465	\$0	\$83,241	\$74,180	81.10
110	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0001	177	6	\$222	\$220	\$0	\$89	\$106	48.18
111	LIFE INVESTORS INS CO OF AMERICA	0.0007	149	13	\$1,653	\$1,597	\$0	\$0	\$0	0.00
112	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0003	163	2	\$758	\$719	\$0	\$0	\$1,428	198.61
113	LONE STAR LIFE INSURANCE COMPANY*	0.0016	128	41	\$4,074	\$4,167	\$0	\$5,122	\$4,675	112.19
114	LUTHERAN BROTHERHOOD	0.0228	71	37	\$57,183	\$58,883	\$0	\$35,877	\$12,636	21.46
115	MASSACHUSETTS MUTUAL LIFE INS CO	0.0056	101	5	\$14,090	\$14,488	\$0	\$46,579	\$61,516	424.60
116	MEDICO LIFE INSURANCE COMPANY	0.0041	107	14	\$10,345	\$10,358	\$0	\$7,572	\$6,876	66.38
117	MEGA LIFE AND HEALTH INS CO THE	0.0008	143	0	\$2,066	\$2,093	\$0	\$150	\$1,062	50.74
118	METROPOLITAN LIFE INSURANCE COMPANY	0.2389	28	2,216	\$598,832	\$579,265	\$629	\$499,405	\$244,978	42.29
119	MID CONTINENT LIFE INSURANCE CO	0.0004	158	9	\$937	\$942	\$0	\$0	\$0	0.00
120	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0000	191	0	\$14	\$14	\$0	\$108	\$38	271.43
121	MIDWEST NATIONAL LIFE INS CO OF TN	0.0251	69	2	\$62,883	\$64,043	\$0	\$44,092	\$54,268	84.74
122	MISSOURI VALLEY LIFE AND HEALTH INS CO	9.5021	4	18,633	\$23,819,136	\$23,829,274	\$0	\$15,615,618	\$15,115,874	63.43
123	MONUMENTAL LIFE INSURANCE COMPANY	0.0185	79	68	\$41,395	\$42,725	\$0	\$35,053	\$36,975	86.54
124	MUTUAL LIFE INSURANCE CO OF NY*	0.0051	103	11	\$12,730	\$12,401	\$86	\$1,898	\$1,314	10.60
125	MUTUAL OF OMAHA INSURANCE COMPANY	0.6445	15	3,191	\$1,615,612	\$1,650,873	\$0	\$1,801,305	\$1,165,883	70.62
126	MUTUAL PROTECTIVE INS CO	0.0132	82	58	\$32,994	\$37,478	\$0	\$24,706	\$22,995	61.36
127	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	192	0	\$0	\$0	\$0	\$2,441	\$2,441	N/A
128	NATIONAL CASUALTY COMPANY*	0.0069	97	31	\$17,293	\$17,306	\$0	\$34,227	\$34,465	198.15
129	NATIONAL FIDELITY LIFE INSURANCE CO	0.0095	88	105	\$23,801	\$24,028	\$0	\$38,097	\$38,494	160.20
130	NATIONAL FINANCIAL INSURANCE COMPANY	0.0710	44	183	\$178,034	\$187,600	\$0	\$153,811	(\$3,491)	0.00
131	NATIONAL FOUNDATION LIFE INS CO	0.7604	13	792	\$1,906,139	\$1,937,208	\$0	\$1,118,391	\$1,208,833	62.40
132	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0390	62	51	\$97,796	\$98,453	\$0	\$177,481	\$134,325	136.44
133	NATIONAL HEALTH INS CO	0.0983	37	412	\$246,292	\$245,454	\$0	\$136,643	\$97,380	39.67
134	NATIONAL STATES INSURANCE COMPANY	0.4800	18	2,165	\$1,203,197	\$1,201,177	\$0	\$920,731	\$879,708	73.24
135	NATIONAL TRAVELERS LIFE COMPANY	2.9395	7	8,765	\$7,368,382	\$7,280,432	\$0	\$4,988,712	\$5,211,924	71.59
136	NATIONWIDE LIFE INSURANCE CO	0.0050	104	12	\$12,456	\$13,181	\$0	\$6,022	\$11,404	86.52
137	NEW YORK LIFE INSURANCE COMPANY	0.0580	53	417	\$145,281	\$146,067	\$3,652	\$160,574	\$180,884	123.84
138	NORTH AMERICAN INSURANCE COMPANY	0.0531	54	84	\$133,003	\$133,270	\$0	\$113,008	\$127,840	95.93
139	NORTH CAROLINA MUTUAL LIFE INS CO	0.0011	139	800	\$2,655	\$2,655	\$0	\$420	\$420	15.82
140	OHIO NATIONAL LIFE INS CO THE	0.0013	133	16	\$3,210	\$3,210	\$0	\$0	(\$800)	0.00
141	OHIO STATE LIFE INSURANCE CO THE	0.0001	171	1	\$313	\$322	\$0	\$378	\$380	118.01
142	OLD RELIANCE INSURANCE COMPANY	0.0006	151	10	\$1,603	\$1,686	\$0	\$0	\$0	0.00
143	OMAHA PROPERTY AND CASUALTY INS CO	0.0948	38	0	\$237,526	\$237,526	\$0	\$116,708	\$156,456	65.87
144	OZARK NATIONAL LIFE INSURANCE CO	0.0012	135	7	\$2,945	\$3,022	\$0	\$0	\$154	5.10
145	PAN AMERICAN LIFE INSURANCE COMPANY	0.0255	68	65	\$63,965	\$64,298	\$0	\$26,147	\$22,832	35.51
146	PEKIN LIFE INSURANCE COMPANY	0.0186	76	29	\$46,507	\$53,306	\$0	\$0	\$0	0.00
147	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0054	102	54	\$13,486	\$12,874	\$0	\$5,358	\$8,677	67.40
148	PFL LIFE INSURANCE COMPANY	0.0000	192	1	\$0	\$0	\$0	\$77,126	\$73,625	N/A
149	PHILADELPHIA AMERICAN LIFE INS CO	0.0060	99	10	\$14,995	\$15,091	\$0	\$41,498	\$49,997	331.30
150	PHOENIX HOME LIFE MUTUAL INS CO	0.0003	162	2	\$817	\$810	\$0	\$735	\$831	102.59
151	PHYSICIANS MUTUAL INSURANCE COMPANY	0.4038	19	1,640	\$1,012,253	\$1,017,481	\$0	\$682,430	\$675,769	66.42
152	PIERCE NATIONAL LIFE INSURANCE CO	0.0001	182	2	\$172	\$188	\$0	\$0	\$0	0.00
153	PIONEER LIFE INSURANCE COMPANY	0.0469	58	243	\$117,481	\$114,793	\$0	\$30,232	\$29,973	26.11
154	PREFERRED RISK LIFE INSURANCE CO	0.0393	61	83	\$98,554	\$101,684	\$0	\$189,223	\$207,205	203.77
155	PRIMERICA LIFE INSURANCE COMPANY	0.0029	115	0	\$7,187	\$7,231	\$0	\$0	\$690	9.54
156	PRINCIPAL MUTUAL LIFE INS CO	0.0072	96	49	\$18,144	\$16,697	\$0	\$3,327	\$4,628	27.72
157	PROFESSIONAL INS CORPORATION	0.0104	85	97	\$25,989	\$25,896	\$0	\$7,363	\$7,487	28.91
158	PROTECTIVE LIFE INSURANCE COMPANY	0.0171	77	77	\$42,973	\$38,546	\$0	\$68,914	\$72,401	187.83
159	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0015	129	4	\$3,718	\$3,783	\$0	\$1,740	\$1,917	50.67
160	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.3609	23	2,958	\$904,608	\$912,933	\$0	\$876,148	\$855,284	93.69

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
161	PYRAMID LIFE INSURANCE COMPANY	0.1282	32	272	\$321,264	\$321,476	\$0	\$116,414	\$106,827	33.23
162	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0001	173	0	\$306	\$415	\$0	\$0	\$0	0.00
163	RESERVE NATIONAL INSURANCE COMPANY	0.2513	26	985	\$629,995	\$629,756	\$0	\$358,240	\$354,122	56.23
164	RLI INSURANCE COMPANY	0.0398	60	7	\$99,720	\$102,822	\$0	\$101,733	\$83,305	81.02
165	ROYAL ARCANUM SUPREME COUNCIL OF	0.0000	189	1	\$28	\$0	\$0	\$0	\$0	N/A
166	ROYAL MACCABEES LIFE INSURANCE CO	0.0001	180	1	\$182	\$184	\$0	\$0	\$0	0.00
167	SECURITY GENERAL LIFE INSURANCE CO	0.0005	155	1	\$1,204	\$1,211	\$0	\$0	\$0	0.00
168	SECURITY MUTUAL LIFE INS CO OF NE	0.0050	105	13	\$12,435	\$12,463	\$0	\$72,277	\$71,857	576.56
169	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0001	172	4	\$312	\$336	\$0	\$179	\$157	46.73
170	SHELTER LIFE INSURANCE CO	1.5336	9	1,575	\$3,844,198	\$3,985,355	\$0	\$3,493,495	\$1,054,347	26.46
171	SLOVENE NATIONAL BENEFIT SOCIETY	0.0004	157	89	\$1,031	\$1,031	\$0	\$1,243	\$1,140	110.57
172	SOUTHLAND LIFE INSURANCE COMPANY	0.0009	140	14	\$2,138	\$2,015	\$0	\$2,939	\$1,791	88.88
173	STANDARD LIFE AND ACCIDENT INS CO	0.0607	49	323	\$152,163	\$203,551	\$0	\$158,043	\$99,648	48.95
174	STATE AUTOMOBILE MUTUAL INS CO	0.0001	175	2	\$248	\$248	\$0	\$0	\$63	25.40
175	STATE FARM MUTUAL AUTOMOBILE INS CO	5.1209	5	9,445	\$12,836,725	\$13,324,281	\$0	\$8,559,561	\$7,704,995	57.83
176	STATESMAN NATIONAL LIFE INS CO THE	0.0580	52	61	\$145,338	\$143,544	\$0	\$96,440	\$89,810	62.57
177	SUN LIFE ASSURANCE CO OF CANADA	0.0005	154	1	\$1,259	\$1,259	\$0	\$796	\$807	64.10
178	TIME INSURANCE COMPANY	3.7131	6	8,512	\$9,307,779	\$9,417,590	\$0	\$5,779,083	\$5,517,918	58.59
179	TMG LIFE INSURANCE COMPANY	0.0040	109	4	\$10,001	\$10,001	\$0	\$9,623	\$9,309	93.08
180	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0043	106	35	\$10,771	\$11,160	\$0	\$32,541	\$28,444	254.87
181	TRANSPORT LIFE INSURANCE COMPANY	0.0088	91	42	\$22,101	\$22,008	\$0	\$38,676	\$121,821	553.53
182	TRANSPORTATION INSURANCE COMPANY	0.0001	176	0	\$236	\$328	\$0	\$0	\$0	0.00
183	TRAVELERS INSURANCE COMPANY THE	0.0599	50	279	\$150,113	\$151,248	\$0	\$119,799	(\$56,676)	0.00
184	TRUSTMARK INSURANCE CO (MUTUAL)	0.2602	25	487	\$652,185	\$620,510	\$0	\$601,219	\$735,914	118.60
185	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0301	65	470	\$75,526	\$76,058	\$0	\$73,918	\$73,761	96.98
186	UNION BANKERS INSURANCE COMPANY	0.5518	17	630	\$1,383,228	\$1,423,364	\$0	\$561,245	\$489,401	34.38
187	UNION LABOR LIFE INSURANCE COMPANY	0.0089	90	10	\$22,419	\$22,282	\$0	\$34,625	\$33,644	150.99
188	UNITED AMERICAN INSURANCE COMPANY	0.6256	16	1,710	\$1,568,204	\$1,455,610	\$0	\$872,444	\$849,225	58.34
189	UNITED HERITAGE MUTUAL LIFE INS CO	0.0011	138	3	\$2,706	\$2,766	\$0	\$2,072	\$1,475	53.33
190	UNITED INSURANCE COMPANY OF AMERICA	0.0833	41	1,335	\$208,907	\$195,004	\$0	\$49,493	\$50,308	25.80
191	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0001	183	3	\$168	\$180	\$0	\$1,095	\$2,181	1211.67
192	UNITED STATES LIFE INS CO NY	0.0018	126	1	\$4,429	\$4,548	\$0	\$392	\$391	8.60
193	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0101	86	214	\$25,440	\$26,071	\$0	\$2,521	(\$113)	0.00
194	UNIVERSAL GUARANTY LIFE INS CO	0.0021	121	29	\$5,333	\$5,333	\$0	\$12,784	\$12,784	239.71
195	VALLEY FORGE LIFE INSURANCE COMPANY	0.0032	113	2,040	\$8,060	\$0	\$0	\$0	\$0	N/A
196	VALLEY NATIONAL INSURANCE COMPANY	0.0000	192	0	\$0	\$117,418	\$0	\$0	\$0	0.00
197	VICTORY LIFE INSURANCE COMPANY	0.0000	192	2	\$0	\$0	\$0	\$0	\$0	N/A
198	VIRGINIA SURETY COMPANY INC	0.0002	168	0	\$415	\$423	\$0	\$35	(\$63)	0.00
199	WASHINGTON NATIONAL INSURANCE CO*	0.0683	47	148	\$171,331	\$176,856	\$0	\$157,022	\$154,155	87.16
200	WEST COAST LIFE INSURANCE COMPANY*	0.0003	161	2	\$822	\$840	\$0	\$0	\$0	0.00
201	WESTERN AND SOUTHERN LIFE INS CO	0.0227	72	694	\$56,830	\$56,265	\$0	\$98,189	\$121,625	216.16
202	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0020	124	2	\$4,911	\$4,911	\$0	\$5,257	\$19,421	395.46
203	WORKMENS BENEFIT FUND OF THE U S OF AM	0.0002	165	27	\$602	\$602	\$0	\$342	\$0	0.00
204	WORLD INSURANCE COMPANY	0.9080	12	636	\$2,270,993	\$2,291,234	\$0	\$1,459,724	\$1,229,535	53.66
TOTAL		100.000		231,503	\$250,671,719	\$252,659,042	\$10,545	\$177,513,742	\$168,765,973	66.80

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AID ASSOCIATION FOR LUTHERANS	0.4869	25	981	\$1,451,751	\$1,442,120	\$0	\$1,091,539	\$1,138,546	78.95
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0099	75	47	\$29,661	\$29,807	\$0	\$6,636	\$6,636	22.41
3	ALLIED LIFE INS CO	0.0208	61	102	\$62,046	\$62,046	\$0	\$0	\$0	0.00
4	AMERICAN FAMILY LIFE ASSUR CO GA	0.8184	19	1,935	\$2,439,814	\$2,481,251	\$0	\$1,808,924	\$1,753,114	70.65
5	AMERICAN FAMILY MUTUAL INS CO	1.5621	15	4,592	\$4,657,305	\$4,570,603	\$0	\$2,794,551	\$2,902,113	63.50
6	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.4818	27	1,462	\$1,436,402	\$1,480,096	\$0	\$1,548,247	\$1,442,059	97.43
7	AMERICAN HARDWARE MUTUAL INS CO	0.0009	92	2	\$2,728	\$2,728	\$0	\$5,787	\$5,787	212.13
8	AMERICAN INCOME LIFE INSURANCE CO	0.0119	73	39	\$35,576	\$36,386	\$0	\$47,273	\$57,823	158.92
9	AMERICAN INSURANCE CO OF TEXAS*	0.0068	76	33	\$20,400	\$19,060	\$0	\$9,089	\$10,086	52.92
10	AMERICAN NATIONAL INSURANCE COMPANY*	0.0396	53	144	\$117,937	\$121,337	\$0	\$86,777	\$90,471	74.56
11	AMERICAN REPUBLIC INSURANCE COMPANY	3.8271	7	13,134	\$11,409,886	\$11,027,380	\$0	\$7,522,947	\$7,875,068	71.41
12	AMERICAN TRAVELLERS LIFE INS CO	0.0832	47	166	\$247,831	\$261,104	\$0	\$212,936	\$210,107	80.47
13	AUTO OWNERS LIFE INSURANCE COMPANY	0.0128	71	35	\$39,023	\$40,783	\$0	\$46,218	\$47,057	115.38
14	BANKERS FIDELITY LIFE INSURANCE CO	0.2629	37	472	\$783,862	\$892,404	\$0	\$657,142	\$627,885	70.36
15	BANKERS LIFE AND CASUALTY COMPANY	11.1433	2	26,217	\$33,222,265	\$32,878,506	\$0	\$24,222,482	\$23,643,612	71.91
16	BANKERS MULTIPLE LINE INSURANCE CO	0.0136	68	33	\$40,545	\$43,844	\$0	\$25,146	\$25,296	57.70
17	BANKERS UNITED LIFE ASSURANCE CO	0.0892	46	277	\$265,851	\$255,519	\$0	\$140,268	\$147,656	57.79
18	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	8.6828	3	16,364	\$25,886,606	\$25,887,305	\$0	\$18,739,563	\$19,004,079	73.41
19	BLUE CROSS & BLUE SHIELD OF MO	29.3137	1	59,805	\$87,394,981	\$89,960,693	\$0	\$71,098,312	\$71,085,769	79.02
20	CELTIC LIFE INSURANCE COMPANY THE	0.0152	66	33	\$45,275	\$43,114	\$0	\$38,878	\$38,834	90.07
21	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0010	91	3	\$3,106	\$3,106	\$0	\$1,925	\$1,867	60.11
22	CENTRAL SECURITY LIFE INSURANCE CO	0.0299	57	53	\$89,031	\$89,031	\$0	\$57,762	\$54,815	61.57
23	CENTRAL STATES HEALTH & LIFE CO	0.5166	24	1,887	\$1,540,198	\$1,484,584	\$0	\$1,124,476	\$1,216,247	81.93
24	CENTRAL UNITED LIFE INSURANCE CO*	0.0014	88	3	\$4,037	\$4,074	\$0	\$0	\$0	0.00
25	CERTIFIED LIFE INS CO	0.0180	62	53	\$53,744	\$52,505	\$0	\$67,287	\$58,144	110.74
26	CHRISTIAN FIDELITY LIFE INSURANCE CO	3.9146	6	11,799	\$11,670,838	\$11,675,864	\$0	\$9,966,828	\$10,312,458	88.32
27	CITIZENS SECURITY LIFE INS CO	0.1549	43	0	\$461,773	\$748,025	\$0	\$0	\$0	0.00
28	COLONIAL LIFE & ACCIDENT INS CO	0.0009	93	0	\$2,682	\$2,682	\$0	\$1,496	\$1,624	60.55
29	COLONIAL PENN LIFE INSURANCE CO	0.4830	26	877	\$1,439,902	\$1,488,962	\$0	\$1,125,679	\$910,857	61.17
30	COLUMBIA UNIVERSAL LIFE INS CO	0.0016	86	7	\$4,880	\$5,028	\$0	\$3,469	\$3,290	65.43
31	COMBINED INSURANCE CO OF AMERICA	0.6913	21	2,047	\$2,061,136	\$1,982,085	\$0	\$1,178,225	\$1,306,196	65.90
32	COMMONWEALTH NATIONAL LIFE INS CO	0.0048	78	18	\$14,176	\$14,101	\$0	\$10,227	\$9,978	70.76
33	CONTINENTAL GENERAL INSURANCE CO	0.2800	36	788	\$834,750	\$800,525	\$0	\$512,669	\$494,037	61.71
34	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.6296	22	1,687	\$1,877,054	\$1,857,499	\$0	\$1,188,412	\$1,232,203	66.34
35	COUNTRY LIFE INSURANCE COMPANY	0.0243	59	77	\$72,414	\$74,083	\$0	\$110,961	\$105,241	142.06
36	EQUITABLE LIFE & CASUALTY INS CO	4.2493	4	9,138	\$12,668,683	\$12,489,819	\$0	\$10,264,791	\$10,045,345	80.43
37	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0151	67	38	\$45,093	\$46,138	\$0	\$39,879	\$59,324	128.58
38	FIRST PROVIDENT LIFE & HEALTH INS CO	0.0002	99	1	\$730	\$732	\$0	\$0	\$0	0.00
39	GERBER LIFE INSURANCE COMPANY	0.0153	65	27	\$45,671	\$48,581	\$0	\$41,556	\$32,901	67.72
40	GLOBE LIFE AND ACCIDENT INS CO	0.1112	45	274	\$331,503	\$338,509	\$0	\$331,932	\$327,319	96.69
41	GOLDEN RULE INSURANCE COMPANY	0.7025	20	1,626	\$2,094,467	\$2,098,952	\$0	\$1,480,475	\$1,579,793	75.27
42	GUARANTEE RESERVE LIFE INSURANCE CO	0.0023	84	11	\$6,936	\$7,138	\$0	\$8,530	\$8,458	118.49
43	GUARANTEE TRUST LIFE INSURANCE CO*	0.4808	28	1,122	\$1,433,393	\$1,382,775	\$0	\$985,685	\$797,021	57.64
44	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.0008	95	2	\$2,299	\$2,299	\$0	\$0	(\$11)	-0.00
45	HARVEST LIFE INSURANCE COMPANY THE	0.2288	39	667	\$682,163	\$672,553	\$0	\$483,995	\$325,119	48.34
46	HEALTH AND LIFE INSURANCE CO OF AMERICA	0.0130	69	24	\$38,651	\$40,778	\$0	\$15,758	\$16,190	39.70
47	HEALTHY ALLIANCE LIFE INSURANCE CO	2.7193	10	9,451	\$8,107,120	\$8,036,579	\$0	\$5,436,191	\$5,327,647	66.29
48	HORACE MANN LIFE INSURANCE COMPANY	0.0007	97	4	\$2,114	\$2,255	\$0	\$4,353	\$4,382	194.32
49	HUMANA INSURANCE COMPANY	1.4462	16	6,741	\$4,311,699	\$4,218,119	\$0	\$4,176,575	\$3,824,797	90.68
50	IDEALIFE INSURANCE COMPANY	0.2358	38	550	\$703,051	\$751,153	\$0	\$632,079	\$600,526	79.95
51	INVESTORS HERITAGE LIFE INSURANCE CO	0.0026	82	7	\$7,745	\$7,750	\$0	\$10,088	\$9,694	125.08
52	INVESTORS INSURANCE CORPORATION	0.0000	102	0	\$0	(\$19,271)	\$0	(\$18,508)	(\$19,271)	1.00
53	KANAWHA INSURANCE COMPANY	0.0023	83	6	\$6,972	\$7,738	\$0	\$4,646	\$4,656	60.17
54	LIFE INSURANCE CO OF GEORGIA	0.1845	40	409	\$550,158	\$604,127	\$0	\$614,913	\$549,518	90.96
55	LIFE INVESTORS INS CO OF AMERICA	0.0395	54	84	\$117,871	\$118,565	\$0	\$66,585	\$62,560	52.76
56	LUTHERAN BROTHERHOOD	0.0128	70	30	\$38,076	\$37,466	\$0	\$26,757	\$28,516	76.11
57	MEDICO LIFE INSURANCE COMPANY	0.1799	41	355	\$536,475	\$574,265	\$0	\$451,369	\$419,645	73.08
58	MEGA LIFE AND HEALTH INS CO THE	0.0041	81	8	\$12,280	\$13,628	\$0	\$945	\$673	4.94
59	METROPOLITAN LIFE INSURANCE COMPANY	0.0009	94	3	\$2,600	\$2,582	\$0	\$2,906	\$1,523	58.99
60	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0005	98	297	\$1,559	\$2,201	\$0	\$1,768	\$1,507	68.47
61	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.6175	23	1,761	\$1,840,973	\$1,841,761	\$0	\$1,259,762	\$1,294,779	70.30
62	MONTGOMERY WARD LIFE INSURANCE CO	0.0001	101	1	\$238	\$243	\$0	\$0	\$0	0.00
63	MONUMENTAL LIFE INSURANCE COMPANY	0.0336	55	80	\$100,202	\$97,027	\$0	\$62,857	\$76,855	79.21
64	MUTUAL OF OMAHA INSURANCE COMPANY	3.6431	9	13,561	\$10,861,367	\$9,793,834	\$0	\$6,576,240	\$7,369,398	75.25
65	MUTUAL PROTECTIVE INS CO	0.3552	30	862	\$1,058,911	\$1,111,363	\$0	\$845,945	\$803,323	72.28
66	NATIONAL FINANCIAL INSURANCE COMPANY	0.0443	51	144	\$132,112	\$133,076	\$0	\$153,919	\$153,480	115.33
67	NATIONAL FOUNDATION LIFE INS CO	0.3062	34	677	\$912,782	\$929,908	\$0	\$795,816	\$762,052	81.95
68	NATIONAL HEALTH INS CO	0.0043	79	41	\$12,898	\$13,150	\$0	\$11,412	\$12,015	91.37
69	NATIONAL STATES INSURANCE COMPANY	0.4313	29	970	\$1,285,724	\$1,297,235	\$0	\$957,603	\$960,938	74.08
70	NATIONAL TRAVELERS LIFE COMPANY	0.0109	74	14	\$32,568	\$33,645	\$0	\$448,834	\$399,210	1186.54
71	NATIONWIDE LIFE INSURANCE CO	0.0012	90	4	\$3,447	\$3,376	\$0	\$3,177	\$2,547	75.44
72	NETWORK AMERICA LIFE INSURANCE COMPANY	0.0014	87	4	\$4,059	\$2,870	\$0	\$824	\$854	29.76
73	NEW ERA LIFE INS CO OF THE MIDWEST*	0.0121	72	69	\$36,156	\$27,459	\$0	\$159	\$245	0.89
74	NEW YORK LIFE INSURANCE COMPANY	0.2964	35	956	\$883,568	\$834,706	\$0	\$555,824	\$578,602	69.32
75	NORTH AMERICAN INSURANCE COMPANY	0.0012	89	9	\$3,655	\$5,154	\$0	\$8,514	\$9,053	175.65
76	OLD AMERICAN INSURANCE COMPANY	0.0538	49	455	\$160,366	\$164,082	\$0	\$222,337	\$229,095	139.62
77	PEKIN LIFE INSURANCE COMPANY	0.0042	80	14	\$12,446	\$13,784	\$0	\$0	\$0	0.00
78	PFL LIFE INSURANCE COMPANY	0.0237	60	49	\$70,769	\$69,161	\$0	\$57,791	\$59,889	86.59
79	PHYSICIANS MUTUAL INSURANCE COMPANY	2.0584	13	5,105	\$6,136,777	\$5,938,867	\$0	\$4,758,068	\$4,711,632	79.34

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	PIONEER LIFE INSURANCE COMPANY	3.7403	8	9,431	\$11,151,295	\$10,896,203	\$0	\$7,470,414	\$7,406,197	67.97
81	PREFERRED RISK LIFE INSURANCE CO	0.0048	77	21	\$14,241	\$14,452	\$0	\$9,388	\$9,328	64.54
82	PROVIDENTIAL LIFE INSURANCE COMPANY	0.1721	42	634	\$513,096	\$510,074	\$0	\$256,143	\$266,456	52.24
83	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.1300	44	268	\$387,436	\$391,081	\$0	\$259,577	\$265,935	68.00
84	PYRAMID LIFE INSURANCE COMPANY	0.3353	31	790	\$999,705	\$1,026,659	\$0	\$824,511	\$822,215	80.09
85	RESERVE NATIONAL INSURANCE COMPANY	0.9797	17	3,080	\$2,920,722	\$3,010,128	\$0	\$2,809,411	\$2,871,620	95.40
86	RESOURCE LIFE INSURANCE COMPANY	0.0020	85	10	\$5,819	\$5,111	\$0	\$8,629	\$12,606	246.64
87	SHELTER LIFE INSURANCE CO	0.3282	32	994	\$978,592	\$989,842	\$0	\$811,925	\$871,582	88.05
88	STANDARD LIFE AND ACCIDENT INS CO	2.0426	14	4,031	\$6,089,653	\$6,278,927	\$0	\$4,738,891	\$4,812,358	76.64
89	STATE FARM MUTUAL AUTOMOBILE INS CO	2.0759	12	5,168	\$6,189,075	\$6,114,516	\$0	\$5,156,474	\$5,322,503	87.05
90	STATESMAN NATIONAL LIFE INS CO THE	0.0251	58	92	\$74,802	\$76,049	\$0	\$67,000	\$68,909	87.98
91	TIME INSURANCE COMPANY	0.0498	50	248	\$148,419	\$115,053	\$0	\$69,197	\$105,372	91.59
92	TRANSPORT LIFE INSURANCE COMPANY	0.0007	96	3	\$2,180	\$2,180	\$0	\$8,237	\$6,462	296.42
93	TRUSTMARK INSURANCE CO (MUTUAL)	0.0414	52	123	\$123,320	\$114,487	\$0	\$148,455	\$181,714	158.72
94	UNION BANKERS INSURANCE COMPANY	2.6790	11	6,754	\$7,987,136	\$7,907,943	\$0	\$6,873,552	\$6,875,084	86.94
95	UNION FIDELITY LIFE INSURANCE CO	0.0165	64	6	\$49,214	\$5,251	\$0	\$34,055	\$2,529	48.16
96	UNION LABOR LIFE INSURANCE COMPANY	0.0306	56	149	\$91,364	\$89,398	\$0	\$55,750	\$59,843	66.94
97	UNITED AMERICAN INSURANCE COMPANY	3.9351	5	9,010	\$11,732,101	\$11,971,670	\$0	\$8,434,611	\$8,426,335	70.39
98	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.8234	18	4,021	\$2,454,826	\$2,212,402	\$0	\$1,352,170	\$1,485,836	67.16
99	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0179	63	57	\$53,300	\$53,098	\$0	\$61,710	\$60,248	113.47
100	USAA LIFE INSURANCE COMPANY	0.0657	48	273	\$196,015	\$191,019	\$0	\$83,168	\$30,201	15.81
101	VULCAN LIFE INSURANCE COMPANY	0.0002	100	2	\$496	\$463	\$0	\$122	\$112	24.19
102	WORLD INSURANCE COMPANY	0.3218	33	707	\$959,494	\$972,782	\$0	\$922,869	\$859,622	88.37
TOTAL		100.000		246,695	\$298,136,994	\$298,562,960	\$0	\$227,750,740	\$228,071,821	76.39

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AID ASSOCIATION FOR LUTHERANS	3.5538	7	2,836	\$2,387,381	\$2,229,045	\$0	\$294,111	\$730,292	32.76
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.2683	39	94	\$180,227	\$179,897	\$0	\$0	\$0	0.00
3	ALLIED LIFE INS CO	0.0847	47	33	\$56,930	\$56,930	\$0	\$0	\$0	0.00
4	AMERICAN CASUALTY CO OF READING PA	0.0004	68	0	\$243	\$244	\$0	\$0	\$0	0.00
5	AMERICAN FAMILY LIFE ASSUR CO GA	0.4337	35	364	\$291,336	\$272,236	\$0	\$154,118	\$192,969	70.88
6	AMERICAN FIDELITY & LIBERTY INS CO	0.0895	44	31	\$60,098	\$13,114	\$0	\$35,700	\$98,100	748.06
7	AMERICAN HERITAGE LIFE INSURANCE CO	1.8947	13	907	\$1,272,813	\$1,248,840	\$0	\$0	\$0	0.00
8	AMERICAN REPUBLIC INSURANCE COMPANY	0.6127	29	612	\$411,592	\$441,785	\$0	\$43,190	\$101,139	22.89
9	AMERICAN TRAVELLERS LIFE INS CO	12.0405	3	7,153	\$8,088,681	\$7,758,663	\$0	\$3,412,760	\$4,494,946	57.93
10	AUTO OWNERS LIFE INSURANCE COMPANY	0.0032	66	2	\$2,121	\$2,121	\$0	\$0	\$1,273	60.02
11	BANKERS FIDELITY LIFE INSURANCE CO	0.2209	42	32	\$148,418	\$111,208	\$0	\$176,987	\$73,493	66.09
12	BANKERS LIFE AND CASUALTY COMPANY	14.5683	2	9,962	\$9,786,770	\$9,468,479	\$0	\$3,269,213	\$3,270,500	34.54
13	BANKERS MULTIPLE LINE INSURANCE CO	0.0044	64	6	\$2,951	\$2,998	\$0	\$4,160	\$5,258	175.38
14	BANKERS UNITED LIFE ASSURANCE CO	3.2929	8	2,282	\$2,212,121	\$2,167,032	\$0	\$493,128	\$1,114,535	51.43
15	CENTRAL STATES HEALTH & LIFE CO	0.0138	54	14	\$9,299	\$9,884	\$0	\$11,519	(\$126,679)	-12.82
16	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.5987	30	434	\$402,187	\$402,360	\$0	\$133,610	\$196,220	48.77
17	COLONIAL PENN LIFE INSURANCE CO	0.0108	56	9	\$7,287	\$6,879	\$0	\$7,309	\$0	0.00
18	COMBINED INSURANCE CO OF AMERICA	0.0185	53	14	\$12,432	\$12,341	\$0	\$0	(\$5,580)	-0.45
19	COMMONWEALTH LIFE INSURANCE COMPANY	0.0550	50	17	\$36,968	\$12,187	\$0	\$148,874	\$133,390	1094.53
20	CONTINENTAL CASUALTY COMPANY*	4.3996	4	2,822	\$2,955,582	\$104,212	\$0	\$832,760	\$1,553,925	1491.12
21	CONTINENTAL GENERAL INSURANCE CO	0.4361	34	213	\$292,970	\$280,958	\$0	\$3,780	\$3,643	1.30
22	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0979	43	52	\$65,771	\$67,227	\$0	\$24,975	\$20,351	30.27
23	COUNTRY LIFE INSURANCE COMPANY	0.0068	59	9	\$4,560	\$4,271	\$0	\$0	\$0	0.00
24	CUNA MUTUAL LIFE INSURANCE COMPANY	0.0054	62	4	\$3,659	\$3,155	\$0	\$0	\$487	15.44
25	EQUITABLE LIFE & CASUALTY INS CO	2.8395	10	1,736	\$1,907,564	\$1,360,344	\$0	\$1,030,508	\$962,159	70.73
26	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0257	51	22	\$17,266	\$17,126	\$0	\$16,071	\$24,733	144.42
27	GENERAL ELECTRIC CAPITAL ASSUR CO	19.7115	1	12,825	\$13,241,918	\$13,127,604	\$0	\$3,150,344	\$5,857,178	43.09
28	GERBER LIFE INSURANCE COMPANY	0.0014	67	0	\$937	\$2,149	\$0	\$5,373	\$8,603	400.33
29	GLOBE LIFE AND ACCIDENT INS CO	0.0001	69	0	\$74	\$76	\$0	\$0	\$0	0.00
30	GUARANTEE TRUST LIFE INSURANCE CO*	0.3990	36	458	\$268,012	\$295,613	\$0	\$194,353	\$175,129	59.24
31	HARVEST LIFE INSURANCE COMPANY THE	0.7266	26	504	\$488,125	\$438,057	\$0	\$115,255	\$367,271	84.23
32	IDS LIFE INSURANCE COMPANY	2.9039	9	2,618	\$1,950,784	\$1,960,671	\$0	\$487,819	\$991,287	50.56
33	J C PENNEY LIFE INSURANCE COMPANY	3.5735	6	2,521	\$2,400,659	\$2,603,995	\$0	\$1,080,951	\$1,452,799	55.79
34	JOHN ALDEN LIFE INSURANCE CO	0.6239	28	98	\$419,097	\$357,539	\$0	\$64	\$526	0.15
35	JOHN HANCOCK MUTUAL LIFE INS CO	2.7685	11	1,507	\$1,859,814	\$1,788,386	\$0	\$0	\$0	0.00
36	KANAWHA INSURANCE COMPANY	0.0081	57	12	\$5,444	\$4,194	\$0	\$0	\$25	0.60
37	LIFE & HEALTH INS CO OF AMERICA*	0.5025	32	275	\$337,569	\$340,147	\$0	\$3,744	\$19,734	5.80
38	LIFE INSURANCE CO OF GEORGIA	0.0880	46	73	\$59,127	\$60,399	\$0	\$72,847	\$65,100	107.78
39	LIFE INVESTORS INS CO OF AMERICA	1.3079	17	1,092	\$878,616	\$841,709	\$0	\$58,298	\$102,571	12.19
40	LINCOLN NATIONAL LIFE INSURANCE CO*	0.2414	41	140	\$162,174	\$156,567	\$0	\$0	\$144,861	92.52
41	LUTHERAN BROTHERHOOD	0.8860	24	750	\$595,191	\$557,735	\$0	\$56,619	\$130,486	23.40
42	MEDICO LIFE INSURANCE COMPANY	0.7282	25	553	\$489,206	\$508,762	\$0	\$574,215	\$407,140	80.03
43	MUTUAL OF OMAHA INSURANCE COMPANY	0.5318	31	544	\$357,282	\$359,811	\$0	\$239,603	\$494,066	137.31
44	MUTUAL PROTECTIVE INS CO	1.2721	18	890	\$854,557	\$876,658	\$0	\$1,080,405	\$929,831	106.07
45	NATIONAL FINANCIAL INSURANCE COMPANY	0.0118	55	6	\$7,914	\$8,086	\$0	\$18,456	\$17,001	210.25
46	NATIONAL FOUNDATION LIFE INS CO	0.0052	63	4	\$3,522	\$3,335	\$0	\$0	\$0	0.00
47	NATIONAL STATES INSURANCE COMPANY	0.9454	22	766	\$635,112	\$634,046	\$0	\$712,165	\$680,434	107.32
48	NETWORK AMERICA LIFE INSURANCE COMPANY	3.7260	5	1,861	\$2,503,107	\$2,271,381	\$0	\$1,266,802	\$1,581,408	69.62
49	NEW YORK LIFE INSURANCE COMPANY	0.0000	70	594	\$0	\$551,042	(\$1,461)	\$11,955	\$123,783	22.46
50	OLD AMERICAN INSURANCE COMPANY	0.0719	49	65	\$48,293	\$53,426	\$0	\$69,509	\$85,362	159.78
51	PEKIN LIFE INSURANCE COMPANY	0.0033	65	1	\$2,219	\$2,543	\$0	\$0	\$0	0.00
52	PENNSYLVANIA LIFE INSURANCE COMPANY	0.4989	33	398	\$335,171	\$319,958	\$0	\$133,157	\$215,639	67.40
53	PFL LIFE INSURANCE COMPANY	1.6306	14	1,295	\$1,095,386	\$1,065,716	\$0	\$86,456	\$223,945	21.01
54	PHYSICIANS MUTUAL INSURANCE COMPANY	0.2608	40	227	\$175,197	\$176,101	\$0	\$36,084	\$35,731	20.29
55	PIONEER LIFE INSURANCE COMPANY	1.3787	16	719	\$926,225	\$905,031	\$0	\$9,430	\$9,347	1.03
56	PRIMERICA LIFE INSURANCE COMPANY	0.0055	61	6	\$3,678	\$4,419	\$0	\$0	\$482	10.91
57	PRINCIPAL MUTUAL LIFE INS CO	0.3567	37	243	\$239,638	\$220,521	\$0	\$1,067	\$1,484	0.67
58	PYRAMID LIFE INSURANCE COMPANY	0.0193	52	11	\$12,947	\$13,101	\$0	\$13,600	\$8,000	61.06
59	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0765	48	23	\$51,392	\$37,988	\$0	\$18,300	\$20,276	53.37
60	STANDARD LIFE AND ACCIDENT INS CO	0.3074	38	212	\$206,490	\$193,702	\$0	\$103,669	\$17,176	8.87
61	STATE MUTUAL INSURANCE CO	0.0888	45	41	\$59,657	\$64,314	\$0	\$0	\$0	0.00
62	TIME INSURANCE COMPANY	2.2844	12	1,395	\$1,534,611	\$1,448,803	\$0	\$167,475	\$713,027	49.21
63	TRANSAMERICA OCCIDENTAL LIFE INS CO	1.0476	21	579	\$703,783	\$605,389	\$0	\$21,225	\$58,974	9.74
64	TRANSPORT LIFE INSURANCE COMPANY	0.9368	23	695	\$629,322	\$668,014	\$0	\$945,747	\$1,060,697	158.78
65	TRAVELERS INSURANCE COMPANY THE	1.1974	19	626	\$804,429	\$823,890	\$0	\$97,352	\$50,225	6.10
66	UNION BANKERS INSURANCE COMPANY	0.7095	27	406	\$476,619	\$490,449	\$0	\$405,382	\$353,490	72.07
67	UNION LABOR LIFE INSURANCE COMPANY	0.0000	70	0	\$0	\$246	\$0	\$0	\$0	0.00
68	UNITED AMERICAN INSURANCE COMPANY	1.4628	15	1,003	\$982,676	\$912,122	\$0	\$681,928	\$663,780	72.77
69	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0066	60	7	\$4,448	\$4,448	\$0	\$0	\$10	0.22
70	UNUM LIFE INS CO OF AMERICA	1.1112	20	355	\$746,498	\$686,217	\$0	\$1,249,891	\$1,574,813	236.38
71	VALLEY FORGE LIFE INSURANCE COMPANY	0.0069	58	1,165	\$4,603	\$0	\$0	\$0	\$0	N/A
TOTAL		100.000		67,223	\$67,178,750	\$62,655,896	(\$1,461)	\$23,262,313	\$31,286,845	49.93

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY LIFE ASSUR CO GA	17.9146	2	54,768	\$5,377,815	\$5,415,508	\$0	\$2,256,723	\$2,288,496	42.26
2	AMERICAN FIDELITY ASSURANCE COMPANY	2.7857	6	4,566	\$836,242	\$815,035	\$0	\$328,128	\$195,498	23.99
3	AMERICAN GENERAL LIFE & ACCIDENT INS CO	1.5124	13	2,662	\$454,002	\$448,085	\$0	\$207,617	\$238,107	53.14
4	AMERICAN HEALTH & LIFE INSURANCE CO	0.0059	76	40	\$1,772	\$1,791	\$0	\$847	\$448	25.01
5	AMERICAN HERITAGE LIFE INSURANCE CO	1.0313	16	2,102	\$309,590	\$303,758	\$0	\$110,750	\$26,089	8.59
6	AMERICAN HOME LIFE INSURANCE CO	0.0055	78	47	\$1,640	\$1,656	\$0	\$158	\$117	7.07
7	AMERICAN INCOME LIFE INSURANCE CO	0.6377	23	2,127	\$191,442	\$191,534	\$0	\$101,568	\$108,345	56.57
8	AMERICAN INSURANCE CO OF TEXAS*	0.1690	46	507	\$50,738	\$53,277	\$0	\$16,470	\$14,571	27.35
9	AMERICAN NATIONAL INSURANCE COMPANY*	0.2521	38	500	\$75,692	\$76,412	\$0	\$25,270	\$0	0.00
10	AMERICAN REPUBLIC INSURANCE COMPANY	0.0480	61	185	\$14,396	\$14,563	\$0	\$1,937	\$141	0.97
11	AMERICAN TRAVELLERS LIFE INS CO	0.0004	101	2	\$114	\$109	\$0	\$0	\$0	0.00
12	BANKERS FIDELITY LIFE INSURANCE CO	0.5007	28	487	\$150,311	\$87,777	\$0	\$76,008	\$130,079	148.19
13	BANKERS LIFE AND CASUALTY COMPANY	0.2291	40	711	\$68,788	\$70,705	\$0	\$22,710	\$46,482	65.74
14	BANKERS UNITED LIFE ASSURANCE CO	1.1072	15	1,084	\$332,376	\$331,862	\$0	\$224,549	\$239,071	72.04
15	CAPITOL AMERICAN LIFE INSURANCE COMPANY	26.5655	1	15,488	\$7,974,728	\$8,065,589	\$0	\$1,687,258	\$1,814,705	22.50
16	CENTRAL STATES HEALTH & LIFE CO	0.1485	49	548	\$44,575	\$44,860	\$0	\$23,316	(\$25,065)	-0.56
17	CENTRAL UNITED LIFE INSURANCE CO*	2.2756	10	1,636	\$683,110	\$689,363	\$0	\$181,013	\$185,661	26.96
18	CINCINNATI LIFE INSURANCE COMPANY THE	0.0005	98	18	\$143	\$153	\$0	\$0	\$0	0.00
19	COLONIAL LIFE & ACCIDENT INS CO	7.4813	4	5,638	\$2,245,829	\$2,245,767	\$0	\$1,159,368	\$1,259,088	56.06
20	COLUMBIA UNIVERSAL LIFE INS CO	0.0538	60	144	\$16,143	\$16,104	\$0	\$6,460	\$3,987	24.76
21	COMBINED INSURANCE CO OF AMERICA	3.1359	5	7,014	\$941,374	\$936,642	\$0	\$339,332	\$657,216	70.17
22	COMMONWEALTH LIFE INSURANCE COMPANY	0.0387	63	61	\$11,624	\$9,299	\$0	\$3,653	\$4,036	43.40
23	COMMONWEALTH NATIONAL LIFE INS CO	8.3952	3	7,169	\$2,520,180	\$2,505,499	\$0	\$1,131,988	\$1,104,424	44.08
24	CONTINENTAL GENERAL INSURANCE CO	0.0122	70	67	\$3,669	\$3,519	\$0	\$1,590	\$1,532	43.54
25	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0194	69	26	\$5,838	\$5,428	\$0	\$1,780	\$1,053	19.40
26	CONTINENTAL LIFE INSURANCE COMPANY	0.0095	71	4	\$2,863	\$2,870	\$0	\$0	(\$156)	-0.05
27	CONTINENTAL WESTERN LIFE INS CO	0.0080	74	44	\$2,396	\$2,419	\$0	\$1,625	\$1,795	74.20
28	COUNTRY LIFE INSURANCE COMPANY	0.0008	97	11	\$227	\$242	\$0	\$0	\$0	0.00
29	CSA FRATERNAL LIFE	0.0001	106	0	\$18	\$18	\$0	\$0	\$0	0.00
30	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0000	108	1	\$7	\$7	\$0	\$0	\$0	0.00
31	EQUITABLE LIFE & CASUALTY INS CO	0.0035	82	12	\$1,040	\$1,080	\$0	\$0	\$0	0.00
32	FAMILY BENEFIT LIFE INSURANCE CO	0.0025	85	21	\$756	\$0	\$0	\$1,810	\$0	N/A
33	FAMILY HERITAGE LIFE INS CO OF AMERICA	0.5898	25	694	\$177,048	\$177,322	\$0	\$31,061	\$31,061	17.52
34	FEDERAL HOME LIFE INSURANCE COMPANY*	0.1526	48	384	\$45,824	\$48,324	\$0	\$17,537	\$15,178	31.40
35	FIDELITY SECURITY LIFE INSURANCE CO*	0.0015	91	9	\$440	\$440	\$0	\$0	\$0	0.00
36	FREEDOM LIFE INS CO OF AMERICA	1.2680	14	1,328	\$380,637	\$355,742	\$0	\$97,117	\$9,512	2.67
37	FRONTIER NATIONAL LIFE INSURANCE CO	0.0023	88	0	\$682	\$684	\$0	\$0	\$0	0.00
38	GLOBE LIFE AND ACCIDENT INS CO	0.3587	33	2,084	\$107,666	\$109,997	\$0	\$23,694	\$17,983	16.35
39	GREAT AMERICAN RESERVE INS CO	0.0010	94	7	\$307	\$309	\$0	\$24	\$20	6.47
40	GUARANTEE RESERVE LIFE INSURANCE CO	0.0045	79	68	\$1,346	\$1,385	\$0	\$590	\$548	39.57
41	GUARANTEE TRUST LIFE INSURANCE CO*	0.2601	36	626	\$78,069	\$80,010	\$0	\$17,393	\$16,385	20.48
42	HARVEST LIFE INSURANCE COMPANY THE	0.1344	51	274	\$40,331	\$39,078	\$0	\$6,548	\$6,818	17.45
43	HORACE MANN LIFE INSURANCE COMPANY	0.0016	90	8	\$468	\$483	\$0	\$0	(\$2)	-0.00
44	ITT HARTFORD LIFE AND ANNUITY INS CO	0.1571	47	484	\$47,163	\$47,076	\$0	\$119,017	\$91,387	194.13
45	KANAWHA INSURANCE COMPANY	0.2126	41	392	\$63,619	\$63,691	\$0	\$13,423	\$13,638	21.41
46	LAMAR LIFE INSURANCE COMPANY	0.0539	59	4	\$16,189	\$18,892	\$0	\$18,525	\$5,316	28.14
47	LIBERTY NATIONAL LIFE INSURANCE CO	0.0771	57	90	\$23,159	\$23,119	\$0	\$8,039	\$7,907	34.20
48	LIFE & HEALTH INS CO OF AMERICA*	0.0013	93	10	\$400	\$403	\$0	\$0	\$0	0.00
49	LIFE INS CO OF THE SOUTHWEST	0.0010	95	3	\$303	\$303	\$0	\$0	\$0	0.00
50	LIFE INSURANCE CO OF GEORGIA	0.0301	64	105	\$9,045	\$9,514	\$0	\$7,768	\$8,242	86.63
51	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0003	103	6	\$85	\$84	\$0	\$0	\$0	0.00
52	LIFE INVESTORS INS CO OF AMERICA	2.5385	8	2,892	\$762,041	\$760,916	\$0	\$524,775	\$535,217	70.34
53	LINCOLN BENEFIT LIFE COMPANY	0.0023	87	0	\$703	\$709	\$0	\$3,576	\$3,576	504.37
54	LONE STAR LIFE INSURANCE COMPANY*	0.5272	27	2,827	\$158,258	\$161,905	\$0	\$87,507	\$79,875	49.33
55	LOYAL AMERICAN LIFE INSURANCE CO	2.2747	11	13,565	\$682,841	\$685,649	\$0	\$343,649	\$360,945	52.64
56	MASSACHUSETTS GENERAL LIFE INS CO	0.1125	53	176	\$33,782	\$0	\$0	\$90,193	\$0	N/A
57	MEDICO LIFE INSURANCE COMPANY	0.0277	65	96	\$8,321	\$8,424	\$0	\$2,330	\$2,003	23.78
58	MEGA LIFE AND HEALTH INS CO THE	0.0922	55	231	\$27,664	\$30,664	\$0	\$27,074	\$19,271	62.85
59	MODERN AMERICAN LIFE INSURANCE CO	0.3099	34	1,747	\$93,037	\$93,796	\$0	\$74,039	\$41,691	44.45
60	MONUMENTAL LIFE INSURANCE COMPANY	0.0000	108	0	\$7	\$7	\$0	\$0	\$0	0.00
61	MUTUAL OF OMAHA INSURANCE COMPANY	0.5442	26	2,067	\$163,357	\$166,816	\$0	\$78,886	\$89,348	53.56
62	MUTUAL PROTECTIVE INS CO	0.1759	44	470	\$52,811	\$54,802	\$0	\$23,127	\$22,394	40.86
63	NATIONAL CASUALTY COMPANY*	0.0025	86	7	\$746	\$904	\$0	\$0	(\$80)	-0.09
64	NATIONAL FARMERS UNION LIFE INS CO	0.0004	100	0	\$117	\$117	\$0	\$0	\$0	0.00
65	NATIONAL FINANCIAL INSURANCE COMPANY	0.0439	62	132	\$13,193	\$14,135	\$0	\$11,519	\$8,572	60.64
66	NATIONAL FOUNDATION LIFE INS CO	0.2497	39	476	\$74,965	\$73,616	\$0	\$23,291	\$33,557	45.58
67	NATIONAL STATES INSURANCE COMPANY	0.1294	52	133	\$38,838	\$38,773	\$0	\$0	\$0	0.00
68	NATIONAL TRAVELERS LIFE COMPANY	0.1817	43	334	\$54,543	\$53,411	\$0	\$5,818	\$7,645	14.31
69	NORTH AMERICAN INSURANCE COMPANY	0.0019	89	14	\$573	\$556	\$0	\$0	(\$79)	-0.14
70	OCCIDENTAL LIFE INS CO OF NC	0.8440	18	1,026	\$253,347	\$255,769	\$0	\$149,174	\$149,174	58.32
71	OLD AMERICAN INSURANCE COMPANY	0.1851	42	1,187	\$55,579	\$58,662	\$0	\$7,406	\$5,657	9.64
72	OZARK NATIONAL LIFE INSURANCE CO	0.4570	30	2,477	\$137,193	\$140,758	\$0	\$81,980	\$89,064	63.27
73	PENNSYLVANIA LIFE INSURANCE COMPANY	0.2594	37	373	\$77,871	\$74,336	\$0	\$30,937	\$50,100	67.40
74	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0014	92	2	\$406	\$409	\$0	\$0	\$0	0.00
75	PFL LIFE INSURANCE COMPANY	0.4623	29	1,309	\$138,775	\$142,414	\$0	\$54,965	\$57,694	40.51
76	PHYSICIANS MUTUAL INSURANCE COMPANY	0.7650	20	1,714	\$229,635	\$230,821	\$0	\$183,426	\$181,635	78.69
77	PIONEER LIFE INSURANCE COMPANY	0.8730	17	2,691	\$262,078	\$256,083	\$0	\$74,394	\$73,751	28.80
78	PREFERRED RISK LIFE INSURANCE CO	0.0004	99	3	\$121	\$122	\$0	\$0	\$0	0.00
79	PROFESSIONAL INS CORPORATION	0.0220	68	44	\$6,611	\$6,587	\$0	\$8,227	\$8,365	126.99

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	PROTECTIVE LIFE INSURANCE COMPANY	1.7067	12	1,523	\$512,346	\$459,568	\$0	\$205,719	\$216,127	47.03
81	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0010	96	2	\$288	\$286	\$0	\$0	\$0	0.00
82	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0862	56	389	\$25,884	\$26,128	\$0	\$11,469	\$11,750	44.97
83	PYRAMID LIFE INSURANCE COMPANY	0.0695	58	106	\$20,871	\$20,949	\$0	\$2,553	\$1,848	8.82
84	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0003	104	1	\$76	\$23	\$0	\$0	\$0	0.00
85	RELIABLE LIFE INSURANCE COMPANY*	0.1382	50	575	\$41,490	\$43,140	\$0	\$3,654	\$3,740	8.67
86	RESERVE NATIONAL INSURANCE COMPANY	0.8182	19	1,821	\$245,617	\$245,090	\$0	\$41,093	\$43,959	17.94
87	RESOURCE LIFE INSURANCE COMPANY	0.0044	80	10	\$1,333	\$1,338	\$0	\$4,331	\$5,286	395.07
88	SETTLERS LIFE INSURANCE COMPANY	0.2659	35	219	\$79,832	\$79,213	\$0	\$52,225	\$72,032	90.93
89	SOUTHLAND LIFE INSURANCE COMPANY	0.0091	72	17	\$2,717	\$2,536	\$0	\$4,953	\$3,142	123.90
90	STANDARD LIFE AND ACCIDENT INS CO	0.6391	22	1,017	\$191,850	\$194,657	\$0	\$126,740	\$119,586	61.43
91	TIME INSURANCE COMPANY	0.0000	107	1	\$13	\$14	\$0	\$0	\$0	0.00
92	TRANSPORT LIFE INSURANCE COMPANY	2.7436	7	2,620	\$823,596	\$825,995	\$0	\$276,374	\$527,182	63.82
93	TRUSTMARK INSURANCE CO (MUTUAL)	0.0059	77	46	\$1,765	\$1,678	\$0	\$0	\$0	0.00
94	UNION BANKERS INSURANCE COMPANY	0.0270	66	71	\$8,101	\$8,336	\$0	\$821	\$716	8.59
95	UNION CENTRAL LIFE INSURANCE CO	0.0034	83	10	\$1,015	\$1,047	\$0	\$143	\$143	13.66
96	UNION FIDELITY LIFE INSURANCE CO	0.3699	32	1,697	\$111,031	\$137,850	\$0	\$34,804	\$48,229	34.99
97	UNITED AMERICAN INSURANCE COMPANY	0.6842	21	1,598	\$205,391	\$190,644	\$0	\$110,225	\$107,292	56.28
98	UNITED COMPANIES LIFE INSURANCE CO	0.1057	54	315	\$31,731	\$31,975	\$0	\$7,650	\$7,650	23.92
99	UNITED FAMILY LIFE INSURANCE CO	0.0003	102	1	\$92	\$92	\$0	\$0	\$0	0.00
100	UNITED HERITAGE MUTUAL LIFE INS CO	0.0244	67	13	\$7,319	\$7,481	\$0	\$150	\$107	1.43
101	UNITED INSURANCE COMPANY OF AMERICA	0.0073	75	48	\$2,204	\$2,057	\$0	\$522	\$531	25.81
102	UNITED OF OMAHA LIFE INS CO	0.0088	73	180	\$2,640	\$2,772	\$0	\$2,630	(\$795,984)	-287.15
103	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.1746	45	406	\$52,427	\$52,533	\$0	\$25,165	\$27,296	51.96
104	VETERANS LIFE INS CO	0.0001	105	1	\$26	\$26	\$0	\$0	\$0	0.00
105	VICTORY LIFE INSURANCE COMPANY	0.0000	110	8	\$0	\$92	\$0	\$0	\$0	0.00
106	VULCAN LIFE INSURANCE COMPANY	0.3758	31	550	\$112,815	\$105,309	\$0	\$121,890	\$107,858	102.42
107	WABASH LIFE INSURANCE COMPANY	0.6218	24	1,508	\$186,647	\$193,257	\$0	\$132,308	\$148,959	77.08
108	WASHINGTON NATIONAL INSURANCE CO*	0.0038	81	4	\$1,137	\$1,289	\$0	\$0	\$0	0.00
109	WESTERN AND SOUTHERN LIFE INS CO	2.3592	9	2,532	\$708,201	\$701,157	\$0	\$539,891	\$668,890	95.40
110	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0028	84	4	\$849	\$868	\$0	\$0	\$0	0.00
TOTAL		100.000		167,552	\$30,019,134	\$29,966,338	\$0	\$11,864,267	\$11,665,625	38.93

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG LIFE INSURANCE COMPANY	0.0010	102	7	\$260	\$369	\$0	\$0	\$0	0.00
2	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0796	44	2,238	\$20,468	\$32,110	\$0	\$62,070	\$62,070	193.30
3	ALLSTATE LIFE INS CO OF NEW YORK	0.0024	92	9	\$621	\$623	\$0	\$0	\$0	0.00
4	ALLSTATE LIFE INSURANCE COMPANY	0.0346	51	132	\$8,885	\$8,821	\$0	\$420	\$378	4.29
5	AMERICAN EMPLOYERS INSURANCE CO	0.0009	103	1	\$221	\$221	\$0	\$0	\$1,532	693.21
6	AMERICAN FAMILY LIFE ASSUR CO GA	10.3013	2	23,191	\$2,648,669	\$2,665,027	\$0	\$895,439	\$1,014,155	38.05
7	AMERICAN FAMILY MUTUAL INS CO	0.0166	60	91	\$4,270	\$4,423	\$0	\$464	\$415	9.38
8	AMERICAN GENERAL LIFE & ACCIDENT INS CO	1.6776	11	12,489	\$431,332	\$425,711	\$0	\$197,250	\$226,217	53.14
9	AMERICAN HERITAGE LIFE INSURANCE CO	0.5422	18	1,078	\$139,408	\$136,783	\$0	\$25,818	\$111,912	81.82
10	AMERICAN HOME ASSURANCE CO	0.0320	52	7	\$8,235	\$6,835	\$0	\$50,000	\$49,842	729.22
11	AMERICAN INCOME LIFE INSURANCE CO	3.2848	8	10,543	\$844,580	\$837,702	\$0	\$383,930	\$461,637	55.11
12	AMERICAN INSURANCE CO OF TEXAS*	0.0050	83	95	\$1,278	\$1,340	\$0	\$0	\$0	0.00
13	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0002	126	1	\$40	\$255	\$0	\$0	\$0	0.00
14	AMERICAN LIFE & HEALTH INS CO	0.0067	79	301	\$1,714	\$1,714	\$0	\$0	\$500	29.17
15	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0356	50	271	\$9,160	\$9,323	\$0	\$1,800	(\$168)	-0.02
16	AMERICAN NATIONAL INSURANCE COMPANY*	0.3459	27	1,102	\$88,947	\$90,590	\$0	\$24,700	\$4,108	4.53
17	AMERICAN NETWORK INSURANCE COMPANY	0.0208	56	21	\$5,337	\$5,285	\$0	\$0	\$789	14.93
18	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0020	95	5	\$508	\$0	\$0	\$13	\$0	N/A
19	AMERICAN PUBLIC LIFE INSURANCE CO	0.1818	35	190	\$46,750	\$46,909	\$0	\$19,769	\$15,436	32.91
20	AMERICAN REPUBLIC INSURANCE COMPANY	0.4027	23	41	\$103,548	\$102,953	\$0	\$39,679	\$42,678	41.45
21	AMERICAN STATES INSURANCE COMPANY	0.0000	133	0	\$0	\$0	\$0	\$29	(\$1,402)	N/A
22	ASSOCIATES INSURANCE COMPANY	0.0007	107	185	\$175	\$2,362	\$0	\$5,000	\$4,986	211.09
23	ATLAS LIFE INSURANCE COMPANY*	0.0021	94	1	\$548	\$548	\$0	\$81	\$49	8.94
24	AUSA LIFE INSURANCE COMPANY INC	0.0056	81	10	\$1,431	\$1,522	\$0	\$135	\$0	0.00
25	AUTO CLUB LIFE INS CO	0.1656	38	968	\$42,589	\$43,943	\$0	\$22,290	\$12,492	28.43
26	BANKERS FIDELITY LIFE INSURANCE CO	0.0151	64	15	\$3,886	\$3,943	\$0	\$869	\$2,042	51.79
27	BANKERS LIFE AND CASUALTY COMPANY	0.2242	32	618	\$57,636	\$61,259	\$0	\$12,718	\$11,952	19.51
28	BANKERS MULTIPLE LINE INSURANCE CO	0.0002	125	2	\$51	\$76	\$0	\$0	\$3	3.95
29	BUSINESS MENS ASSURANCE CO OF AMERICA	0.0042	87	19	\$1,074	\$1,100	\$0	\$0	\$0	0.00
30	CAPITAL SECURITY LIFE INSURANCE COMPANY	0.0001	131	2	\$25	\$9	\$0	\$738	\$804	8933.33
31	CAPITOL AMERICAN LIFE INSURANCE COMPANY	9.9107	3	4,949	\$2,548,226	\$2,577,260	\$0	\$539,143	\$579,867	22.50
32	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.1023	41	14	\$26,293	\$26,293	\$0	\$314	\$314	1.19
33	CINCINNATI LIFE INSURANCE COMPANY THE	0.0019	96	2	\$501	\$536	\$0	\$0	\$0	0.00
34	COLONIAL LIFE & ACCIDENT INS CO	8.8750	4	12,672	\$2,281,943	\$2,282,462	\$0	\$677,682	\$735,124	32.21
35	COLONIAL PENN INSURANCE COMPANY	0.0006	109	1	\$159	\$131	\$0	\$0	\$0	0.00
36	COLONIAL PENN LIFE INSURANCE CO	0.1574	39	355	\$40,465	\$43,680	\$0	\$32,203	\$26,102	59.76
37	COMBINED INSURANCE CO OF AMERICA	35.4250	1	133,548	\$9,108,448	\$9,243,511	\$0	\$2,593,735	\$3,512,653	38.00
38	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0247	54	1	\$6,342	\$6,529	\$0	\$6,003	\$5,795	88.76
39	COMMONWEALTH LIFE INSURANCE COMPANY	0.0049	84	157	\$1,251	\$1,251	\$0	\$0	\$0	0.00
40	CONTINENTAL CASUALTY COMPANY*	0.3787	25	571	\$97,359	\$99,347	\$0	\$400,570	\$333,441	335.63
41	CONTINENTAL GENERAL INSURANCE CO	0.1792	36	245	\$46,087	\$44,880	\$0	\$27,621	\$27,946	62.27
42	CONTINENTAL LIFE INSURANCE COMPANY	0.2170	33	198	\$55,791	\$56,041	\$0	\$16,174	\$16,966	30.27
43	CONTINENTAL WESTERN LIFE INS CO	0.0002	124	1	\$58	\$58	\$0	\$0	\$0	0.00
44	COUNTRY LIFE INSURANCE COMPANY	0.0012	100	7	\$315	\$326	\$0	\$541	\$560	171.78
45	EQUITABLE LIFE & CASUALTY INS CO	0.0081	72	8	\$2,075	\$2,075	\$0	\$0	\$0	0.00
46	FAMILY BENEFIT LIFE INSURANCE CO	0.0207	57	357	\$5,315	\$0	\$0	\$0	\$0	N/A
47	FAMILY LIFE INSURANCE COMPANY*	0.0500	48	181	\$12,868	\$13,129	\$0	\$9,097	\$7,685	60.06
48	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0187	59	150	\$4,813	\$4,709	\$0	\$2,666	\$3,543	75.24
49	FEDERAL INSURANCE COMPANY	0.0124	66	0	\$3,177	\$3,339	\$0	\$0	(\$305)	-0.09
50	FEDERAL LIFE INSURANCE CO MUTUAL	0.0041	88	306	\$1,048	\$1,057	\$0	\$15	\$8	0.76
51	FIRST COLONY LIFE INSURANCE COMPANY	0.0005	110	3	\$129	\$130	\$0	\$0	\$0	0.00
52	FIRST PROVIDENT LIFE & HEALTH INS CO	0.0001	129	1	\$35	\$35	\$0	\$0	\$0	0.00
53	FORUM INSURANCE COMPANY	0.0014	98	3	\$350	\$351	\$0	\$2,000	\$1,928	549.29
54	GENERAL AMERICAN LIFE INSURANCE CO	0.0076	74	67	\$1,959	\$2,021	\$0	\$4,518	\$4,518	223.55
55	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0000	133	0	\$0	\$0	\$0	\$77	\$0	N/A
56	GERBER LIFE INSURANCE COMPANY	0.0311	53	58	\$8,005	\$8,220	\$0	\$0	\$0	0.00
57	GLOBE LIFE AND ACCIDENT INS CO	0.2321	30	779	\$59,678	\$60,970	\$0	\$58,751	\$44,590	73.13
58	GOVERNMENT EMPLOYEES INSURANCE CO	0.0068	77	25	\$1,737	\$1,775	\$0	\$0	(\$29)	-0.02
59	GREAT AMERICAN LIFE INSURANCE CO	0.0005	113	1	\$127	\$123	\$0	\$0	\$0	0.00
60	GREAT AMERICAN RESERVE INS CO	0.0073	76	13	\$1,873	\$1,874	\$0	\$52	\$42	2.24
61	GUARANTEE RESERVE LIFE INSURANCE CO	0.0547	47	274	\$14,073	\$14,505	\$0	\$17,185	\$15,410	106.24
62	GUARANTEE TRUST LIFE INSURANCE CO*	1.8516	10	5,967	\$476,075	\$488,656	\$0	\$320,442	\$225,596	46.17
63	GUARANTY NATIONAL LIFE INSURANCE CO	0.0001	130	1	\$32	\$3	\$0	\$0	\$0	0.00
64	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.0002	123	1	\$60	\$60	\$0	\$0	\$0	0.00
65	HARTFORD LIFE INSURANCE COMPANY	0.0099	71	508	\$2,538	\$2,684	\$0	\$0	\$0	0.00
66	HARVEST LIFE INSURANCE COMPANY THE	0.5791	17	473	\$148,909	\$152,722	\$0	\$37,086	\$20,909	13.69
67	HOMER INSURANCE COMPANY THE	0.0000	133	0	\$0	\$11	\$0	\$0	(\$15)	-1.36
68	HORACE MANN LIFE INSURANCE COMPANY	0.0008	104	5	\$214	\$220	\$0	\$0	(\$7)	-0.03
69	INDIANAPOLIS LIFE INSURANCE CO	0.0004	115	2	\$110	\$110	\$0	\$25	\$25	22.73
70	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0000	133	33	\$0	\$0	\$0	\$0	\$0	N/A
71	J C PENNEY LIFE INSURANCE COMPANY	1.1983	13	3,016	\$308,117	\$320,481	\$0	\$145,097	\$204,399	63.78
72	JOHN ALDEN LIFE INSURANCE CO	0.0005	114	15	\$120	\$176	\$0	\$0	\$0	0.00
73	KANAWHA INSURANCE COMPANY	0.0043	86	7	\$1,115	\$1,108	\$0	\$0	\$0	0.00
74	LIBERTY LIFE INSURANCE COMPANY*	0.1674	37	2,088	\$43,033	\$38,566	\$0	\$0	\$0	0.00
75	LIBERTY NATIONAL LIFE INSURANCE CO	0.0078	73	88	\$2,013	\$2,011	\$0	\$419	\$413	20.54
76	LIFE & HEALTH INS CO OF AMERICA*	0.0164	61	66	\$4,205	\$4,237	\$0	\$1,240	\$457	10.79
77	LIFE INSURANCE CO OF GEORGIA	0.0031	89	4	\$799	\$819	\$0	\$403	\$311	37.97
78	LIFE INVESTORS INS CO OF AMERICA	0.8368	14	262	\$215,166	\$201,561	\$0	\$14,440	\$12,771	6.34
79	LINCOLN MUTUAL LIFE INSURANCE CO	0.0014	99	0	\$349	\$566	\$0	\$150	\$27	4.77

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	LOYAL AMERICAN LIFE INSURANCE CO	0.0052	82	7	\$1,327	\$1,333	\$0	\$668	\$702	52.66
81	MEDICO LIFE INSURANCE COMPANY	0.0029	90	0	\$737	\$722	\$0	\$0	(\$9)	-0.01
82	MEGA LIFE AND HEALTH INS CO THE	0.4975	20	565	\$127,917	\$141,956	\$0	\$66,798	\$47,547	33.49
83	MEMBERS LIFE INSURANCE COMPANY	0.0007	106	6	\$181	\$182	\$0	\$0	\$0	0.00
84	METROPOLITAN LIFE INSURANCE COMPANY	0.0003	118	5	\$76	\$113	\$0	\$0	(\$36)	-0.32
85	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0005	111	0	\$128	\$136	\$0	\$0	\$0	0.00
86	MONTGOMERY WARD LIFE INSURANCE CO	0.0108	70	106	\$2,769	\$2,828	\$0	\$523	\$513	18.14
87	MONUMENTAL LIFE INSURANCE COMPANY	0.0854	43	235	\$21,960	\$23,667	\$0	(\$2,995)	(\$11,987)	-0.51
88	MUTUAL OF OMAHA INSURANCE COMPANY	4.5827	5	14,901	\$1,178,298	\$1,202,234	\$0	\$572,016	\$631,736	52.55
89	MUTUAL PROTECTIVE INS CO	0.0117	67	5	\$3,019	\$3,043	\$0	\$0	(\$5)	-0.00
90	NATIONAL CASUALTY COMPANY*	0.0112	69	197	\$2,870	\$2,918	\$0	\$447	(\$49)	-0.02
91	NATIONAL FINANCIAL INSURANCE COMPANY	0.0758	45	425	\$19,496	\$20,809	\$0	\$2,522	\$1,377	6.62
92	NATIONAL HEALTH INS CO	0.0113	68	29	\$2,910	\$3,051	\$0	\$0	\$117	3.83
93	NATIONWIDE LIFE INSURANCE CO	0.0059	80	90	\$1,520	\$1,477	\$0	\$0	\$614	41.57
94	NEW YORK LIFE INSURANCE COMPANY	0.0005	111	6	\$128	\$171	\$0	\$0	(\$35)	-0.20
95	NORTHERN LIFE INSURANCE COMPANY	0.0003	119	7	\$73	\$167	\$0	\$0	\$0	0.00
96	OHIO CASUALTY INSURANCE COMPANY	0.0015	97	6	\$386	\$386	\$0	\$0	\$0	0.00
97	OLD AMERICAN INSURANCE COMPANY	0.4531	21	2,836	\$116,503	\$122,375	\$0	\$40,973	\$40,368	32.99
98	OLD REPUBLIC INSURANCE COMPANY	0.0026	91	0	\$661	\$707	\$0	\$0	\$2	0.28
99	OLD REPUBLIC LIFE INSURANCE COMPANY	0.3941	24	101,334	\$101,420	\$0	\$36,955	\$36,955	\$36	N/A
100	PENNSYLVANIA LIFE INSURANCE COMPANY	3.0877	9	7,963	\$793,914	\$757,879	\$0	\$315,406	\$510,780	67.40
101	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0003	120	11	\$71	\$26	\$0	\$0	\$0	0.00
102	PFL LIFE INSURANCE COMPANY	0.0226	55	24	\$5,803	\$5,356	\$0	\$0	\$0	0.00
103	PHYSICIANS MUTUAL INSURANCE COMPANY	0.0045	85	17	\$1,147	\$1,133	\$0	\$10,200	(\$8,052)	-7.11
104	PIERCE NATIONAL LIFE INSURANCE CO	0.0003	121	1	\$69	\$83	\$0	\$0	\$0	0.00
105	PIONEER LIFE INSURANCE COMPANY	0.0574	46	123	\$14,749	\$14,407	\$0	\$250	\$256	1.78
106	PROFESSIONAL INS CORPORATION	0.0001	132	1	\$23	\$22	\$0	\$0	\$0	0.00
107	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0003	117	1	\$89	\$89	\$0	\$0	\$0	0.00
108	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.1292	40	779	\$33,212	\$33,524	\$0	\$6,872	\$7,040	21.00
109	RELIABLE LIFE INSURANCE COMPANY*	1.3720	12	9,001	\$352,755	\$366,782	\$0	\$125,022	\$127,955	34.89
110	RELIAANCE STANDARD LIFE INSURANCE CO*	0.0012	100	5	\$315	\$315	\$0	\$469	\$469	148.89
111	REPUBLIC WESTERN INS CO	0.2257	31	1,264	\$58,039	\$58,039	\$0	\$16,891	\$26,603	45.84
112	RESERVE NATIONAL INSURANCE COMPANY	0.6000	15	975	\$154,261	\$161,337	\$0	\$51,439	\$44,450	27.55
113	RESOURCE LIFE INSURANCE COMPANY	0.0001	127	3	\$36	\$36	\$0	\$0	\$0	0.00
114	SECURITY INSURANCE CO OF HARTFORD	0.0000	133	8	(\$13,848)	\$2,424	\$0	\$90	\$93,107	3841.05
115	SECURITY MUTUAL LIFE INS CO OF NE	0.0004	116	1	\$105	\$106	\$0	\$0	\$0	0.00
116	SOUTHLAND LIFE INSURANCE COMPANY	0.0003	122	1	\$68	\$64	\$0	\$199	\$141	220.31
117	STANDARD LIFE AND ACCIDENT INS CO	0.4421	22	5,721	\$113,677	\$116,897	\$0	\$61,675	\$74,948	64.11
118	STATE FARM MUTUAL AUTOMOBILE INS CO	0.0023	93	8	\$588	\$624	\$0	\$0	\$16	2.56
119	TIG INSURANCE COMPANY	3.5523	7	116	\$913,360	\$752,459	\$0	\$86,400	\$164,627	21.88
120	TIME INSURANCE COMPANY	0.0001	127	3	\$36	\$37	\$0	\$0	\$0	0.00
121	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0007	107	3	\$175	\$181	\$0	\$0	\$0	0.00
122	TRANSPORT LIFE INSURANCE COMPANY	0.3039	28	363	\$78,135	\$78,416	\$0	\$18,886	\$53,236	67.89
123	TRAVELERS INSURANCE COMPANY THE	0.1891	34	1,927	\$48,624	\$48,957	\$0	\$9,147	\$8,200	16.75
124	TRAVELERS PROTECTIVE ASSOC OF AMERICA	0.5840	16	10,746	\$150,147	\$150,147	\$0	\$142,086	\$142,086	94.63
125	TRUSTMARK INSURANCE CO (MUTUAL)	0.0159	62	106	\$4,094	\$3,895	\$0	\$3,042	\$3,722	95.56
126	UNION BANKERS INSURANCE COMPANY	0.0154	63	22	\$3,969	\$4,084	\$0	\$3,820	\$3,331	81.56
127	UNION CENTRAL LIFE INSURANCE CO	0.0007	105	4	\$192	\$200	\$0	\$0	\$0	0.00
128	UNION FIDELITY LIFE INSURANCE CO	0.0135	65	100	\$3,467	\$4,241	\$0	\$67	\$93	2.19
129	UNION LABOR LIFE INSURANCE COMPANY	0.0193	58	0	\$4,975	\$4,532	\$0	\$2,609	\$5,475	120.81
130	UNITED AMERICAN INSURANCE COMPANY	0.0454	49	129	\$11,683	\$10,844	\$0	\$1,273	\$1,239	11.43
131	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.3726	26	2,105	\$85,792	\$92,183	\$0	\$27,367	\$63,969	69.39
132	UNITED INSURANCE COMPANY OF AMERICA	0.3014	29	580	\$77,483	\$72,326	\$0	\$18,357	\$18,659	25.80
133	UNITED TEACHER ASSOCIATE3 INSURANCE CO*	0.0076	75	35	\$1,955	\$1,955	\$0	\$1,629	(\$6,266)	-3.21
134	UNUM LIFE INS CO OF AMERICA	0.0067	78	37	\$1,720	\$1,357	\$0	\$0	\$0	0.00
135	VETERANS LIFE INS CO	0.1011	42	295	\$25,998	\$25,794	\$0	\$4,643	\$4,915	19.05
136	WASHINGTON NATIONAL INSURANCE CO*	4.1118	6	35,050	\$1,057,222	\$1,080,332	\$0	\$179,386	\$179,584	16.62
137	WESTERN AND SOUTHERN LIFE INS CO	0.5077	19	4,813	\$130,532	\$129,234	\$0	\$25,000	\$30,973	23.97
TOTAL		100.000		424,217	\$25,712,008	\$25,710,957	\$36,955	\$8,480,993	\$10,066,118	39.15

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACACIA MUTUAL LIFE INSURANCE CO	0.0008	182	0	\$484	\$484	\$33	\$0	\$0	0.00
2	AID ASSOCIATION FOR LUTHERANS	1.1653	22	1,493	\$748,254	\$736,728	\$0	\$289,810	\$551,252	74.82
3	AIG LIFE INSURANCE COMPANY	0.0340	91	5	\$21,845	\$30,988	\$0	\$0	\$0	0.00
4	ALLIED LIFE INS CO	0.0077	141	8	\$4,941	\$4,941	\$0	\$0	\$39	0.79
5	ALLMERICA FINANCIAL LIFE INS & ANNUITY	1.0141	25	709	\$651,194	\$650,777	\$0	\$92,411	\$147,814	22.71
6	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0110	125	13,563	\$7,033	(\$173)	\$0	\$7,813	\$9,066	-52.40
7	AMERICAN FAMILY LIFE ASSUR CO GA	0.1506	53	346	\$96,714	\$94,823	\$0	\$20,508	\$22,878	24.13
8	AMERICAN FAMILY MUTUAL INS CO	0.0920	61	215	\$59,044	\$73,182	\$0	\$17,273	\$34,088	46.58
9	AMERICAN FIDELITY ASSURANCE COMPANY	0.0103	127	25	\$6,582	\$6,115	\$0	\$2,833	\$1,688	27.60
10	AMERICAN FRANKLIN LIFE INS CO THE	0.0240	109	20	\$15,397	\$15,443	\$0	\$2,545	\$6,647	43.04
11	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0506	76	1,331	\$32,507	\$32,083	\$0	\$14,865	\$17,048	53.14
12	AMERICAN GENERAL LIFE INSURANCE CO	0.0011	177	2	\$729	\$730	\$0	\$0	\$0	0.00
13	AMERICAN HERITAGE LIFE INSURANCE CO	0.0341	90	87	\$21,895	\$21,483	\$0	\$0	\$0	0.00
14	AMERICAN INCOME LIFE INSURANCE CO	0.0264	104	86	\$16,929	\$17,044	\$0	\$4,504	\$4,591	26.94
15	AMERICAN INSURANCE CO OF TEXAS*	0.0439	83	71	\$28,179	\$28,001	\$0	\$15,321	\$15,316	54.70
16	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0002	193	1	\$107	\$107	\$0	\$0	\$0	0.00
17	AMERICAN NATIONAL INSURANCE COMPANY*	0.0738	67	93	\$47,401	\$49,714	\$0	\$47,048	\$62,045	124.80
18	AMERICAN NETWORK INSURANCE COMPANY	0.0900	62	96	\$57,764	\$54,799	\$0	\$11,498	\$13,738	25.07
19	AMERICAN REPUBLIC INSURANCE COMPANY	0.0004	188	0	\$248	\$248	\$0	\$0	\$0	0.00
20	AMERICAN STATES INSURANCE COMPANY	0.1445	54	231	\$92,780	\$85,797	\$0	\$51,337	\$107,847	125.70
21	AMERICAN STATES LIFE INSURANCE CO	0.0266	103	23	\$17,108	\$17,108	\$0	\$0	\$0	0.00
22	AMERICAN UNITED LIFE INSURANCE CO	0.0588	72	47	\$37,733	\$37,708	\$0	\$55,862	\$51,879	137.58
23	AMERITAS LIFE INSURANCE CORP	0.0161	114	23	\$10,359	\$4,127	\$0	\$2,277	(\$3,688)	-0.89
24	AMERUS LIFE INSURANCE COMPANY	0.0272	102	33	\$17,491	\$1,499	\$0	\$7,115	\$1,680	112.07
25	AUTO OWNERS LIFE INSURANCE COMPANY	0.0304	98	54	\$19,481	\$18,483	\$0	\$991	\$2,126	11.50
26	BANKERS FIDELITY LIFE INSURANCE CO	0.0020	173	3	\$1,254	\$1,108	\$0	\$0	\$2,148	193.86
27	BANKERS LIFE AND CASUALTY COMPANY	0.1903	49	411	\$122,178	\$125,832	\$0	\$148,959	\$15,660	12.45
28	BANKERS NATIONAL LIFE INS CO	0.0000	198	0	\$0	\$0	\$0	\$75	\$0	N/A
29	BERKSHIRE LIFE INSURANCE COMPANY	0.1347	55	92	\$86,472	\$83,324	\$0	\$5,500	\$5,323	6.39
30	BUSINESS MENS ASSURANCE CO OF AMERICA	0.6116	32	767	\$392,692	\$390,484	\$0	\$270,521	\$373,318	95.60
31	CENTRAL STATES HEALTH & LIFE CO	0.0808	64	209	\$51,877	\$51,847	\$0	\$34,253	\$57,785	111.45
32	CENTRAL UNITED LIFE INSURANCE CO*	0.0684	69	195	\$43,894	\$44,296	\$0	\$23,941	\$24,582	55.49
33	CHUBB LIFE INS CO OF AM	0.2790	40	198	\$179,131	\$178,785	\$0	\$24,943	\$24,313	13.60
34	CINCINNATI LIFE INSURANCE COMPANY THE	0.0096	130	13	\$6,196	\$6,629	\$0	\$0	\$0	0.00
35	COLONIAL LIFE & ACCIDENT INS CO	1.9196	11	4,868	\$1,232,639	\$1,232,525	\$0	\$397,280	\$431,428	35.00
36	COLUMBIA UNIVERSAL LIFE INS CO	0.0073	143	116	\$4,714	\$4,702	\$0	\$5,000	\$3,086	65.63
37	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0003	190	1	\$188	\$205	\$0	\$0	\$0	0.00
38	COLUMBUS LIFE INSURANCE CO	0.0050	150	12	\$3,227	\$3,595	\$0	\$0	\$0	0.00
39	COMBINED INSURANCE CO OF AMERICA	1.7759	13	5,526	\$1,140,311	\$1,150,738	\$50,604	\$319,386	\$426,557	37.07
40	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0299	99	1,155	\$19,177	\$19,742	\$0	\$5,137	\$4,959	25.12
41	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0021	171	3	\$1,375	\$1,258	\$0	\$0	\$0	0.00
42	COMMONWEALTH LIFE INSURANCE COMPANY	0.0000	197	1	\$10	\$10	\$0	\$0	\$0	0.00
43	COMMONWEALTH NATIONAL LIFE INS CO	0.0752	65	144	\$48,284	\$48,046	\$0	\$7,148	\$6,974	14.52
44	CONGRESS LIFE INSURANCE COMPANY	0.0001	195	1	\$40	\$40	\$0	\$0	\$0	0.00
45	CONNECTICUT GENERAL LIFE INS CO	1.1248	24	604	\$722,258	\$737,125	\$0	\$294,800	\$709,313	96.23
46	CONNECTICUT NATIONAL LIFE INS CO*	0.0110	124	4	\$7,089	\$7,089	\$0	\$0	\$0	0.00
47	CONTINENTAL ASSURANCE COMPANY	0.0028	164	476	\$1,785	\$120,720	\$0	\$297,455	\$209,535	173.57
48	CONTINENTAL CASUALTY COMPANY*	0.0057	147	22	\$3,676	\$30,644	\$0	\$30,930	(\$87,838)	-2.87
49	CONTINENTAL GENERAL INSURANCE CO	0.1108	57	151	\$71,135	\$68,218	\$0	\$9,387	\$9,046	13.26
50	CONTINENTAL WESTERN LIFE INS CO	0.0183	112	35	\$11,778	\$11,893	\$0	\$7,992	\$8,829	74.24
51	COUNTRY LIFE INSURANCE COMPANY	0.1516	51	163	\$97,370	\$94,784	\$0	\$33	\$170	0.18
52	CROWN LIFE INSURANCE COMPANY*	0.2401	43	131	\$154,146	\$128,783	\$0	\$236,408	\$1,183,216	918.77
53	CUNA MUTUAL LIFE INSURANCE COMPANY	0.0092	134	57	\$5,877	\$6,455	\$0	\$7,309	(\$1,241)	-0.19
54	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0009	180	2	\$556	\$556	\$0	\$0	\$0	0.00
55	EMPLOYERS LIFE INS CO OF VAUSAU	0.0045	154	5	\$2,864	\$2,963	\$0	\$0	\$0	0.00
56	EMPLOYERS MODERN LIFE COMPANY	0.0318	94	162	\$20,439	\$21,073	\$0	\$6,223	\$5,978	28.37
57	EQUITABLE LIFE ASSUR SOCIETY OF THE US	2.0484	9	1,072	\$1,315,288	\$1,329,130	\$0	\$71,853	\$74,899	5.64
58	EQUITABLE LIFE INSURANCE CO OF IOWA	0.0125	121	30	\$8,045	\$8,045	\$0	\$0	\$0	0.00
59	FAMILY LIFE INSURANCE COMPANY*	0.0082	137	75	\$5,256	\$5,363	\$0	\$3,715	\$3,221	60.06
60	FARM BUREAU LIFE INS CO OF MISSOURI	0.1074	59	218	\$68,994	\$68,724	\$0	\$196,016	\$327,904	477.13
61	FARMERS NEW WORLD LIFE INSURANCE CO	0.0068	145	30	\$4,344	\$4,602	\$0	\$0	\$0	0.00
62	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0214	111	30	\$13,734	\$13,989	\$0	\$3,810	(\$47,576)	-3.40
63	FEDERAL LIFE INSURANCE CO MUTUAL	0.0006	183	4	\$386	\$446	\$0	\$2,671	\$1,368	306.73
64	FEDERATED LIFE INSURANCE COMPANY	0.4554	37	0	\$292,425	\$0	\$0	\$130,686	\$0	N/A
65	FIDELITY SECURITY LIFE INSURANCE CO*	0.0061	146	24	\$3,931	\$3,935	\$0	\$720	\$842	21.40
66	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.0369	89	65	\$23,681	\$23,832	\$0	\$22,811	\$13,437	56.38
67	FORT DEARBORN LIFE INS CO	0.0022	170	15	\$1,441	\$1,441	\$0	\$0	\$0	0.00
68	FRANKLIN LIFE INSURANCE COMPANY	1.2932	20	1,586	\$830,375	\$838,478	\$0	\$209,226	\$412,522	49.20
69	GENERAL AMERICAN LIFE INSURANCE CO	2.1759	8	1,449	\$1,397,175	\$1,401,412	\$1,011	\$668,588	\$829,755	59.21
70	GENERAL LIFE INSURANCE COMPANY	0.0008	181	1	\$518	\$518	\$0	\$0	\$0	0.00
71	GREAT AMERICAN LIFE INSURANCE CO	0.0006	184	4	\$381	\$369	\$0	\$0	\$0	0.00
72	GREAT AMERICAN RESERVE INS CO	0.0321	93	28	\$20,622	\$20,481	\$0	\$5,982	(\$1,869)	-0.09
73	GREAT WEST LIFE ASSURANCE COMPANY*	0.2276	45	215	\$146,135	\$148,058	\$0	\$113,426	\$112,584	76.04
74	GRINNELL LIFE INSURANCE COMPANY	0.0003	189	2	\$224	\$250	\$0	\$0	\$0	0.00
75	GUARANTEE LIFE INSURANCE COMPANY	0.0071	144	16	\$4,575	\$4,575	\$0	\$18,423	\$18,055	394.64
76	GUARANTEE RESERVE LIFE INSURANCE CO	0.0143	115	631	\$9,157	\$9,601	\$0	\$11,046	\$6,702	69.81
77	GUARANTEE TRUST LIFE INSURANCE CO*	0.0140	118	23	\$8,993	\$9,012	\$0	\$0	\$0	0.00
78	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.4241	18	747	\$914,468	\$900,399	\$4,308	\$283,420	\$338,026	37.54
79	HARTFORD LIFE AND ACCIDENT INS CO*	0.0576	74	54	\$37,006	\$36,942	\$0	\$14,620	\$24,289	65.75

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	HARTFORD LIFE INSURANCE COMPANY	0.0447	82	17	\$28,690	\$28,483	\$0	\$0	\$0	0.00
81	HARVEST LIFE INSURANCE COMPANY THE	0.0032	160	2	\$2,070	\$2,032	\$0	\$666	(\$5,185)	-2.55
82	HERITAGE LIFE INSURANCE COMPANY	0.5430	35	8,088	\$348,645	\$348,645	\$0	\$273,199	\$219,535	62.97
83	HORACE MANN LIFE INSURANCE COMPANY	0.0243	108	98	\$15,626	\$15,798	\$0	\$2,335	\$2,772	17.55
84	IDS LIFE INSURANCE COMPANY	1.1446	23	1,375	\$734,996	\$734,833	\$0	\$107,300	\$175,399	23.87
85	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	1.6464	16	3,467	\$1,057,217	\$1,032,622	\$0	\$414,982	\$460,317	44.58
86	INDEPENDENT ORDER OF FORESTERS THE	0.0259	106	172	\$16,654	\$16,654	\$187	\$11,584	\$11,584	69.56
87	INDIANAPOLIS LIFE INSURANCE CO	0.1225	56	141	\$78,668	\$79,792	\$0	\$41,618	\$69,639	87.28
88	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0316	96	94	\$20,323	\$24,053	\$0	\$22,258	\$22,143	92.06
89	INTERCONTINENTAL LIFE INSURANCE CO	0.0021	172	3	\$1,351	\$1,441	\$0	\$3,141	\$2,092	145.18
90	INTERNATIONAL INSURANCE COMPANY*	0.0000	198	0	\$0	\$0	\$0	\$0	\$6,070	N/A
91	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0118	123	62	\$7,576	\$9,024	\$0	\$26,550	\$19,606	217.27
92	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0092	133	21	\$5,905	\$5,894	\$0	\$14,902	\$11,443	194.15
93	JEFFERSON PILOT LIFE INS CO	0.2154	46	219	\$138,316	\$134,760	\$0	\$14,281	\$14,281	10.60
94	JOHN ALDEN LIFE INSURANCE CO	0.0057	148	3	\$3,660	\$3,263	\$0	\$0	\$14	0.43
95	JOHN HANCOCK MUTUAL LIFE INS CO	0.2708	41	350	\$173,910	\$193,064	\$0	\$202,330	\$363,387	188.22
96	KANSAS CITY LIFE INSURANCE CO	0.0492	77	125	\$31,608	\$33,552	\$0	\$15,667	\$14,384	42.87
97	LAFAYETTE LIFE INSURANCE CO THE	0.0043	155	7	\$2,753	\$2,476	\$15	\$0	\$0	0.00
98	LIBERTY LIFE ASSUR CO OF BOSTON	0.0024	167	10	\$1,570	\$1,570	\$0	\$0	\$217	13.82
99	LIBERTY LIFE INSURANCE COMPANY*	0.0233	110	956	\$14,946	\$13,395	\$0	\$2,590	\$2,391	17.85
100	LIBERTY MUTUAL INSURANCE COMPANY	0.0003	191	1	\$166	\$166	\$0	\$0	\$0	0.00
101	LIFE & HEALTH INS CO OF AMERICA*	0.0286	101	89	\$18,387	\$18,527	\$0	\$1,015	\$1,218	6.57
102	LIFE INSURANCE CO OF GEORGIA	0.0000	196	1	\$18	\$3	\$0	\$814	(\$247)	-82.33
103	LIFE INVESTORS INS CO OF AMERICA	0.0317	95	52	\$20,328	\$19,644	\$0	\$10,310	\$6,443	32.80
104	LINCOLN BENEFIT LIFE COMPANY	0.0082	139	4	\$5,238	\$5,269	\$0	\$8,087	\$8,087	153.48
105	LINCOLN LIFE AND CASUALTY COMPANY*	0.0024	168	13	\$1,526	\$141	\$0	\$6,663	\$6,663	4725.53
106	LINCOLN MUTUAL LIFE INSURANCE CO	0.0047	153	0	\$3,012	\$3,020	\$0	\$411	\$200	6.62
107	LINCOLN NATIONAL LIFE INSURANCE CO*	1.5548	17	955	\$998,342	\$1,028,192	\$0	\$335,103	\$498,600	47.52
108	LONE STAR LIFE INSURANCE COMPANY*	0.7437	30	1,758	\$477,559	\$488,569	\$0	\$127,685	\$116,550	23.86
109	LUTHERAN BROTHERHOOD	0.4332	38	669	\$278,194	\$278,654	\$642	\$92,796	\$44,582	16.00
110	MADISON NATIONAL LIFE INSURANCE CO INC	0.0047	152	10	\$3,049	\$2,879	\$0	\$0	\$1,346	46.75
111	MANUFACTURERS LIFE INSURANCE CO	0.0030	162	0	\$1,955	\$2,891	\$105	\$6,232	\$6,232	215.57
112	MASSACHUSETTS CASUALTY INSURANCE CO	0.7547	29	472	\$484,598	\$495,444	\$0	\$71,171	\$120,265	24.27
113	MASSACHUSETTS MUTUAL LIFE INS CO	7.9339	4	5,162	\$5,064,485	\$5,232,125	\$41,946	\$1,738,820	\$2,472,086	47.25
114	MBL LIFE ASSURANCE CORPORATION	0.1669	50	177	\$107,171	\$109,811	\$0	\$122,438	\$161,783	147.19
115	MEDICO LIFE INSURANCE COMPANY	0.0050	149	8	\$3,233	\$3,443	\$0	\$494	(\$619)	-0.18
116	MEGA LIFE AND HEALTH INS CO THE	0.1511	52	401	\$96,997	\$107,643	\$0	\$47,409	\$33,746	31.35
117	METROPOLITAN LIFE INSURANCE COMPANY	2.4841	6	1,857	\$1,595,091	\$1,619,587	\$390	\$521,743	\$1,668,044	102.99
118	MIDLAND LIFE INSURANCE COMPANY THE	0.0100	129	0	\$6,396	\$2,942	\$0	\$0	\$0	0.00
119	MINNESOTA MUTUAL LIFE INSURANCE CO	1.2244	21	778	\$786,201	\$666,607	\$0	\$275,919	\$312,760	46.92
120	MODERN WOODMEN OF AMERICA	0.0108	126	49	\$6,920	\$6,955	\$229	\$7,517	\$7,339	105.52
121	MONUMENTAL LIFE INSURANCE COMPANY	0.0631	71	882	\$40,534	\$41,878	\$0	\$32,199	\$33,171	79.21
122	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0005	188	0	\$293	\$316	\$0	\$0	\$0	0.00
123	MUTUAL LIFE INSURANCE CO OF NY*	0.9549	26	811	\$613,137	\$597,276	\$4,128	\$272,566	\$852,491	142.73
124	MUTUAL OF OMAHA INSURANCE COMPANY	1.7482	14	3,829	\$1,122,546	\$1,127,347	\$0	\$842,874	\$570,744	50.63
125	MUTUAL PROTECTIVE INS CO	0.0415	87	129	\$26,676	\$27,168	\$0	\$34,169	\$2,538	9.34
126	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0410	88	23	\$26,347	\$25,817	(\$43)	\$0	\$46,928	181.77
127	NATIONAL CASUALTY COMPANY*	0.0013	176	2	\$838	\$1,383	\$0	\$0	(\$110)	-0.08
128	NATIONAL FIDELITY LIFE INSURANCE CO	0.0419	86	164	\$26,907	\$28,128	\$0	\$40,202	\$29,559	105.09
129	NATIONAL FINANCIAL INSURANCE COMPANY	0.0314	97	42	\$20,181	\$21,187	\$0	\$11,051	\$10,878	51.34
130	NATIONAL FRATERNAL SOCIETY/DEAF	0.0001	194	6	\$96	\$96	\$0	\$250	\$250	260.42
131	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0448	81	88	\$28,748	(\$348,371)	\$0	\$5,034	\$5,034	-0.01
132	NATIONAL LIFE INSURANCE COMPANY	0.7737	28	559	\$496,807	\$514,304	\$0	\$352,389	\$499,294	97.08
133	NATIONAL TRAVELERS LIFE COMPANY	0.0662	70	260	\$42,482	\$43,006	\$0	\$97,986	\$31,990	74.38
134	NATIONWIDE LIFE INSURANCE CO	0.0082	138	18	\$5,253	\$5,257	\$0	\$6,200	\$23,794	452.62
135	NEW YORK LIFE INSURANCE COMPANY	1.9363	10	1,480	\$1,243,326	\$1,291,835	\$337	\$547,891	\$2,376,768	183.98
136	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0004	187	29	\$258	\$268	\$0	\$0	\$0	0.00
137	NORTH CAROLINA MUTUAL LIFE INS CO	0.0002	192	20	\$130	\$130	\$0	\$0	\$0	0.00
138	NORTHWESTERN MUTUAL LIFE INS CO	14.2709	1	11,660	\$9,163,649	\$9,274,718	\$226,071	\$2,132,998	\$6,775,936	73.06
139	OHIO CASUALTY INSURANCE COMPANY	0.0088	135	14	\$5,669	\$5,737	\$0	\$0	(\$12)	-0.00
140	OHIO LIFE INSURANCE COMPANY	0.5444	34	14	\$349,551	\$12,794	\$0	\$3,710	\$0	0.00
141	OHIO NATIONAL LIFE ASSURANCE CORP	0.6013	33	392	\$386,103	\$385,001	\$0	\$49,361	\$50,345	13.08
142	OHIO NATIONAL LIFE INS CO THE	0.0139	119	43	\$8,903	\$9,110	\$0	\$14,285	\$14,285	155.93
143	OLD AMERICAN INSURANCE COMPANY	0.0140	117	65	\$8,995	\$9,078	\$0	\$17,667	\$16,543	182.23
144	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0487	78	31,271	\$31,271	\$0	\$8,049	\$1,136	\$4	N/A
145	PAUL REVERE LIFE INSURANCE CO	13.3833	2	6,954	\$8,593,674	\$8,782,545	\$0	\$3,285,934	\$8,308,674	94.60
146	PEKIN LIFE INSURANCE COMPANY	0.0026	165	5	\$1,698	\$1,947	\$0	\$0	\$0	0.00
147	PENN MUTUAL LIFE INSURANCE CO THE	0.2391	44	113	\$153,505	\$142,942	\$0	\$12,097	\$13,141	9.19
148	PENNSYLVANIA LIFE INSURANCE COMPANY	1.7007	15	530	\$1,092,068	\$1,042,500	\$0	\$433,857	\$702,603	67.40
149	PFL LIFE INSURANCE COMPANY	0.0885	63	264	\$56,849	\$56,708	\$0	\$18,847	\$19,438	34.28
150	PHOENIX HOME LIFE MUTUAL INS CO	0.3465	39	4	\$222,508	\$235,447	\$2	\$33,217	\$49,346	20.96
151	PHYSICIANS MUTUAL INSURANCE COMPANY	0.0254	107	43	\$16,297	\$16,383	\$0	\$35,467	\$35,120	214.37
152	PIONEER LIFE INSURANCE COMPANY	0.0034	158	10	\$2,164	\$2,120	\$0	\$0	\$0	0.00
153	PREFERRED RISK LIFE INSURANCE CO	0.0262	105	41	\$16,827	\$17,325	\$0	\$17,918	\$19,535	112.76
154	PRIMERICA LIFE INSURANCE COMPANY	0.0124	122	26	\$7,992	\$8,268	\$0	\$0	\$838	10.14
155	PRINCIPAL MUTUAL LIFE INS CO	1.3985	19	910	\$897,974	\$826,337	\$7,790	\$135,132	\$187,961	22.75
156	PROFESSIONAL INS CORPORATION	0.1099	58	317	\$70,544	\$70,292	\$0	\$13,450	\$13,676	19.46
157	PROTECTIVE LIFE INSURANCE COMPANY	0.0933	60	98	\$59,909	\$53,738	\$0	\$17,856	\$18,759	34.91

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OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
158	PROVIDENT LIFE AND ACCIDENT INS CO	10.3798	3	4,776	\$6,664,975	\$6,879,445	\$0	\$2,953,373	\$5,760,239	83.73
159	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.2632	42	771	\$169,019	\$169,654	\$1,470	\$155,147	\$163,489	96.37
160	PYRAMID LIFE INSURANCE COMPANY	0.0093	132	14	\$5,965	\$5,944	\$0	\$1,834	\$599	10.08
161	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0049	151	0	\$3,156	\$4,271	\$0	\$2,000	\$2,194	51.37
162	RELIASTAR LIFE INSURANCE COMPANY	0.0420	85	87	\$26,943	\$26,943	\$0	\$0	\$0	0.00
163	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0023	169	12	\$1,459	\$2,161	\$0	\$1,864	\$1,789	82.79
164	RESERVE NATIONAL INSURANCE COMPANY	0.0081	140	36	\$5,208	\$5,908	\$0	\$27,297	\$17,438	295.16
165	ROYAL MACCABEES LIFE INSURANCE CO	2.4392	7	702	\$1,566,258	\$1,614,384	\$0	\$1,429,861	\$1,906,174	118.07
166	RUSHMORE NATIONAL LIFE INSURANCE CO	0.0011	178	5	\$680	\$708	\$0	\$1,700	\$1,351	190.82
167	SECURA LIFE INSURANCE CO	0.0025	166	6	\$1,604	\$1,605	\$0	\$0	\$0	0.00
168	SECURITY LIFE INS CO OF AMERICA	0.0183	113	21	\$11,740	\$11,615	\$0	\$5,768	\$5,866	50.50
169	SECURITY MUTUAL LIFE INS CO OF NE	0.0031	161	14	\$2,009	\$2,230	\$0	\$255	\$25	1.12
170	SECURITY MUTUAL LIFE INS CO OF NY	0.0142	116	9	\$9,112	\$9,322	\$0	\$0	\$0	0.00
171	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0039	156	18	\$2,527	\$2,719	\$0	\$5,553	\$5,527	203.27
172	SHELTER LIFE INSURANCE CO	0.6320	31	1,048	\$405,846	\$452,453	\$0	\$522,785	\$622,108	137.50
173	SHENANDOAH LIFE INSURANCE COMPANY	0.0013	175	2	\$841	\$1,109	\$0	\$0	\$0	0.00
174	SOUTHLAND LIFE INSURANCE COMPANY	0.0019	174	5	\$1,215	\$1,142	\$0	\$2,215	\$2,131	186.60
175	STANDARD INSURANCE COMPANY	0.0033	159	4	\$2,087	\$1,777	\$0	\$0	\$0	0.00
176	STANDARD LIFE AND ACCIDENT INS CO	0.0074	142	46	\$4,725	\$4,929	\$0	\$2,538	\$1,306	26.50
177	STATE FARM MUTUAL AUTOMOBILE INS CO	1.8111	12	7,623	\$1,162,916	\$1,109,699	\$0	\$559,342	\$1,001,171	90.22
178	STATE LIFE INSURANCE COMPANY	0.0101	128	5	\$6,464	\$6,821	\$0	\$0	\$0	0.00
179	TMG LIFE INSURANCE COMPANY	0.0566	75	169	\$36,324	\$36,442	\$0	\$43,874	\$37,830	103.81
180	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0425	84	106	\$27,305	\$28,291	\$0	\$53,084	\$46,401	164.01
181	TRANSPORT LIFE INSURANCE COMPANY	0.0577	73	67	\$37,073	\$35,828	\$0	\$43,763	\$70,811	197.64
182	TRAVELERS INSURANCE COMPANY THE	0.5090	36	333	\$326,861	\$341,796	\$0	\$96,430	\$135,547	39.66
183	TRUSTMARK INSURANCE CO (MUTUAL)	0.2060	47	513	\$132,268	\$134,696	\$0	\$60,494	\$61,616	45.74
184	UNION BANKERS INSURANCE COMPANY	0.0029	163	6	\$1,862	\$1,916	\$0	\$1,124	\$980	51.15
185	UNION CENTRAL LIFE INSURANCE CO	0.9427	27	785	\$605,305	\$629,415	\$0	\$265,213	\$363,301	57.72
186	UNION LABOR LIFE INSURANCE COMPANY	0.0011	179	2	\$678	\$678	\$0	\$0	\$0	0.00
187	UNITED AMERICAN INSURANCE COMPANY	0.0038	157	15	\$2,434	\$2,259	\$0	\$0	\$0	0.00
188	UNITED HOME LIFE INSURANCE COMPANY	0.0085	136	11	\$5,446	\$5,446	\$0	\$0	\$0	0.00
189	UNITED INSURANCE COMPANY OF AMERICA	0.0323	92	90	\$20,763	\$19,381	\$0	\$4,919	\$5,000	25.80
190	UNITED LIFE INSURANCE COMPANY	0.0290	100	63	\$18,624	\$19,097	\$0	\$29,354	\$28,204	147.69
191	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0735	68	245	\$47,200	\$63,948	\$0	\$98,405	\$118,360	185.09
192	UNUM LIFE INS CO OF AMERICA	5.5804	5	2,945	\$3,583,264	\$3,200,451	\$3	\$1,861,110	\$2,785,700	87.04
193	USAA LIFE INSURANCE COMPANY	0.1905	48	113	\$122,301	\$122,800	\$0	\$32,349	\$139,897	113.92
194	VULCAN LIFE INSURANCE COMPANY	0.0132	120	20	\$8,447	\$7,885	\$0	\$10,115	\$8,951	113.52
195	WASHINGTON NATIONAL INSURANCE CO*	0.0742	66	83	\$47,649	\$42,810	\$0	\$44,604	\$43,789	102.29
196	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0005	185	1	\$312	\$367	\$0	\$0	(\$755)	-2.06
197	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0486	80	72	\$29,921	\$23,868	\$0	\$8,495	\$9,100	38.13
198	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0093	131	17	\$5,971	\$5,968	\$0	\$0	\$0	0.00
199	WORLD INSURANCE COMPANY	0.0485	79	88	\$31,133	\$31,984	\$0	\$39,003	\$31,879	96.67
TOTAL		100.000		150,138	\$64,211,944	\$63,559,453	\$347,277	\$25,891,345	\$47,505,980	74.74

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	44.5553	1	14,407	\$473,142	\$477,991	\$0	\$354,976	\$228,937	47.90
2	CONTINENTAL GENERAL INSURANCE CO	0.0093	8	1	\$99	\$94	\$0	\$0	\$0	0.00
3	KANAWHA INSURANCE COMPANY	0.0649	6	3	\$689	\$685	\$0	\$305	\$310	45.26
4	MISSOURI VALLEY LIFE AND HEALTH INS CO	41.2916	2	8,338	\$438,484	\$438,671	\$0	\$264,686	\$257,397	58.68
5	MONUMENTAL LIFE INSURANCE COMPANY	6.8434	3	773	\$72,671	\$75,123	\$0	\$12,302	\$11,703	15.58
6	MUTUAL OF OMAHA INSURANCE COMPANY	5.9973	4	326	\$63,687	\$64,984	\$0	\$20,195	\$18,298	28.16
7	TRUSTMARK INSURANCE CO (MUTUAL)	0.0538	7	2	\$571	\$544	\$0	\$104	\$126	23.16
8	UNITED TEACHER ASSOCIATES INSURANCE CO*	1.1845	5	134	\$12,578	\$12,574	\$0	\$11,998	\$12,284	97.69
TOTAL		100.000		23,984	\$1,061,921	\$1,070,666	\$0	\$664,566	\$529,055	49.41

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AID ASSOCIATION FOR LUTHERANS	0.0707	43	131	\$15,898	\$15,875	\$0	\$4,527	\$2,320	14.61
2	AIG LIFE INSURANCE COMPANY	0.0029	79	7	\$662	\$939	\$0	\$0	\$0	0.00
3	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0070	71	35	\$1,584	\$1,512	\$0	\$126	\$124	8.20
4	ALLSTATE LIFE INSURANCE COMPANY	0.0020	83	4	\$442	\$445	\$0	\$0	\$0	0.00
5	AMERICAN FAMILY LIFE ASSUR CO GA	8.3394	4	36,208	\$1,875,660	\$1,885,373	\$0	\$721,791	\$723,622	38.38
6	AMERICAN FAMILY MUTUAL INS CO	0.0564	44	139	\$12,689	\$15,360	\$0	\$7,483	\$6,160	40.10
7	AMERICAN GENERAL LIFE & ACCIDENT INS CO	1.6690	9	4,565	\$375,375	\$370,483	\$0	\$171,660	\$196,869	53.14
8	AMERICAN HERITAGE LIFE INSURANCE CO	0.0203	62	30	\$4,571	\$4,485	\$0	\$638	\$645	14.38
9	AMERICAN INCOME LIFE INSURANCE CO	0.5257	19	917	\$118,246	\$122,183	\$0	\$51,484	\$57,394	46.97
10	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0002	92	1	\$44	\$281	\$0	\$0	\$0	0.00
11	AMERICAN REPUBLIC INSURANCE COMPANY	0.2061	28	359	\$46,346	\$47,065	\$0	\$20,642	\$13,560	28.81
12	AMERICAN TRAVELLERS LIFE INS CO	1.1239	13	409	\$252,773	\$242,460	\$0	\$93,435	\$123,066	50.76
13	AUSA LIFE INSURANCE COMPANY INC	0.0014	84	2	\$306	\$321	\$0	\$0	\$0	0.00
14	BANKERS COMMERCIAL LIFE INS CO	1.1736	12	556	\$263,953	\$263,953	\$0	\$72,449	\$72,449	27.45
15	BANKERS FIDELITY LIFE INSURANCE CO	0.0327	56	10	\$7,345	\$7,531	\$0	\$805	\$5,166	68.60
16	BANKERS LIFE AND CASUALTY COMPANY	4.5199	7	2,721	\$1,016,603	\$1,025,860	\$0	\$256,206	\$382,274	37.26
17	CAPITOL AMERICAN LIFE INSURANCE COMPANY	0.5746	18	251	\$129,240	\$130,712	\$0	\$27,344	\$29,409	22.50
18	CENTENNIAL LIFE INSURANCE COMPANY THE	0.0711	42	3	\$15,990	\$14,966	\$0	\$709	\$7,204	48.14
19	CENTRAL STATES HEALTH & LIFE CO	0.0383	52	133	\$8,607	\$8,819	\$0	\$1,125	(\$22,511)	-2.55
20	CINCINNATI LIFE INSURANCE COMPANY THE	0.0012	87	3	\$269	\$288	\$0	\$0	\$0	0.00
21	CITIZENS SECURITY LIFE INS CO	0.0074	70	10	\$1,656	\$1,665	\$0	\$759	\$755	45.35
22	COLONIAL LIFE & ACCIDENT INS CO	0.6268	17	333	\$140,978	\$140,925	\$0	\$44,759	\$48,595	34.48
23	COLONIAL PENN LIFE INSURANCE CO	0.0027	80	1	\$613	\$597	\$0	\$0	\$66	11.06
24	COLUMBIA UNIVERSAL LIFE INS CO	0.0415	49	38	\$9,324	\$9,302	\$0	\$1,086	\$670	7.20
25	COMBINED INSURANCE CO OF AMERICA	15.1299	2	67,966	\$3,402,941	\$3,466,896	\$0	\$2,472,224	\$2,599,078	74.97
26	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0472	46	93	\$10,514	\$10,927	\$0	\$1,591	\$1,536	14.06
27	COMMONWEALTH NATIONAL LIFE INS CO	0.1121	37	172	\$25,219	\$25,070	\$0	\$5,653	\$5,515	22.00
28	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.2430	25	82	\$54,663	\$59,181	\$0	\$14,025	\$14,165	23.94
29	EQUITABLE LIFE & CASUALTY INS CO	0.1850	31	74	\$41,612	\$40,681	\$0	\$80,658	\$75,604	184.94
30	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0261	59	30	\$5,864	\$6,520	\$0	\$3,771	\$2,689	41.24
31	FEDERAL LIFE INSURANCE CO MUTUAL	0.0003	91	1	\$61	\$61	\$0	\$0	\$0	0.00
32	FIRST PROVIDENT LIFE & HEALTH INS CO	0.0038	76	6	\$862	\$865	\$0	\$1,459	\$1,548	178.96
33	FORUM INSURANCE COMPANY	0.0023	81	2	\$510	\$510	\$0	\$0	\$0	0.00
34	GENERAL AMERICAN LIFE INSURANCE CO	0.1035	40	131	\$23,281	\$23,672	\$0	\$17,273	\$12,384	52.31
35	GERBER LIFE INSURANCE COMPANY	0.3032	23	453	\$68,199	\$69,373	\$0	\$31,008	\$26,835	38.68
36	GLOBE LIFE AND ACCIDENT INS CO	0.1386	34	173	\$31,180	\$31,855	\$0	\$10,738	\$8,150	25.58
37	GREAT AMERICAN LIFE INSURANCE CO	0.0009	88	1	\$199	\$193	\$0	\$0	\$0	0.00
38	GUARANTEE RESERVE LIFE INSURANCE CO	0.0161	64	36	\$3,611	\$3,717	\$0	\$2,283	\$2,119	57.01
39	HARVEST LIFE INSURANCE COMPANY THE	0.0340	55	14	\$7,640	\$6,381	\$0	\$0	(\$235)	-0.04
40	HORACE MANN LIFE INSURANCE COMPANY	0.0065	72	3	\$1,465	\$1,476	\$0	\$0	\$4	0.27
41	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.1104	38	115	\$24,839	\$29,399	\$0	\$27,205	\$27,064	92.06
42	JOHN ALDEN LIFE INSURANCE CO	0.0043	75	10	\$956	\$4,371	\$0	\$0	\$0	0.00
43	JOHN HANCOCK MUTUAL LIFE INS CO	0.2151	27	1,261	\$48,387	\$48,387	\$0	\$1,803	\$1,803	3.73
44	KANAWHA INSURANCE COMPANY	0.0062	74	5	\$1,403	\$1,394	\$0	\$99	\$101	7.25
45	LIBERTY NATIONAL LIFE INSURANCE CO	0.0098	68	10	\$2,196	\$2,192	\$0	\$762	\$750	34.22
46	LIFE & HEALTH INS CO OF AMERICA*	0.0394	51	12	\$8,866	\$8,934	\$0	\$0	\$455	5.09
47	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0006	90	6	\$141	\$139	\$0	\$136	\$162	116.55
48	LIFE INVESTORS INS CO OF AMERICA	0.0405	50	47	\$9,120	\$8,814	\$0	\$13,580	\$8,488	96.30
49	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0007	89	2	\$147	\$147	\$0	\$920	(\$870)	-5.92
50	LONE STAR LIFE INSURANCE COMPANY*	0.1833	32	336	\$41,228	\$42,179	\$0	\$7,349	\$6,708	15.90
51	LUTHERAN BROTHERHOOD	0.0468	47	129	\$10,523	\$10,525	\$3,693	\$2,476	(\$117)	-0.01
52	MEDICO LIFE INSURANCE COMPANY	0.0248	60	24	\$5,569	\$5,546	\$0	\$585	\$495	8.93
53	MEGA LIFE AND HEALTH INS CO THE	0.2245	26	181	\$50,496	\$56,038	\$0	\$21,399	\$15,232	27.18
54	METROPOLITAN LIFE INSURANCE COMPANY	0.0355	54	80	\$7,994	\$7,585	\$279	\$1,247	\$526	6.93
55	MONTGOMERY WARD LIFE INSURANCE CO	0.0359	53	60	\$8,067	\$8,237	\$0	\$450	\$442	5.37
56	MUTUAL LIFE INSURANCE CO OF NY*	0.0035	77	18	\$788	\$767	\$5	\$0	\$0	0.00
57	MUTUAL OF OMAHA INSURANCE COMPANY	1.2411	11	1,069	\$279,134	\$292,491	\$0	\$123,190	\$74,416	25.44
58	MUTUAL PROTECTIVE INS CO	0.1156	36	211	\$26,003	\$27,373	\$0	\$7,601	\$6,626	24.21
59	NATIONAL BENEFIT LIFE INSURANCE CO	0.0065	73	3	\$1,454	\$1,513	\$0	\$2,618	\$3,183	210.38
60	NATIONAL FINANCIAL INSURANCE COMPANY	0.0124	67	5	\$2,791	\$2,994	\$0	\$0	\$0	0.00
61	NATIONAL FOUNDATION LIFE INS CO	0.0445	48	38	\$10,013	\$12,546	\$0	\$35,597	\$33,225	264.83
62	NATIONAL TRAVELERS LIFE COMPANY	4.6603	6	1,513	\$1,048,181	\$1,036,824	\$0	\$704,375	\$668,063	64.43
63	NATIONWIDE LIFE INSURANCE CO	0.1951	30	31	\$43,891	\$59,684	\$0	\$295,163	\$81,310	136.23
64	NEW YORK LIFE INSURANCE COMPANY	0.1329	35	105	\$29,883	\$29,287	\$0	\$8,810	\$9,593	32.76
65	OLD AMERICAN INSURANCE COMPANY	0.4307	20	1,228	\$96,864	\$99,668	\$0	\$66,757	(\$30,510)	-0.31
66	PENNSYLVANIA LIFE INSURANCE COMPANY	5.0409	5	3,044	\$1,133,784	\$1,082,323	\$0	\$450,430	\$729,442	67.40
67	PHYSICIANS MUTUAL INSURANCE COMPANY	32.1741	1	26,666	\$7,236,435	\$7,273,813	\$0	\$3,771,669	\$3,734,864	51.35
68	PRIMERICA LIFE INSURANCE COMPANY	0.0000	94	20	\$0	\$0	\$0	\$0	\$0	N/A
69	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0145	65	1	\$3,255	\$3,236	\$0	\$1,605	\$1,605	49.60
70	PROVIDENT LIFE AND HEALTH INSURANCE CO	1.4793	10	2,597	\$332,712	\$335,842	\$0	\$163,109	\$167,104	49.76
71	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.1028	41	345	\$23,127	\$23,632	\$1,169	\$7,809	\$7,190	30.42
72	PYRAMID LIFE INSURANCE COMPANY	0.0272	57	60	\$6,118	\$6,330	\$0	\$1,368	(\$145)	-0.02
73	RELIABLE LIFE INSURANCE COMPANY*	0.3511	22	1,646	\$78,960	\$82,100	\$0	\$33,018	\$33,793	41.16
74	RESERVE NATIONAL INSURANCE COMPANY	4.0395	8	2,496	\$908,547	\$980,828	\$0	\$519,570	\$540,221	55.08
75	RESOURCE LIFE INSURANCE COMPANY	0.2049	29	85	\$46,096	\$51,675	\$0	\$76,883	\$84,069	162.69
76	SECURITY MUTUAL LIFE INS CO OF NY	0.0022	82	1	\$489	\$501	\$0	\$75	\$65	12.97
77	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0013	85	4	\$301	\$324	\$0	\$0	\$0	0.00
78	STANDARD LIFE AND ACCIDENT INS CO	0.9636	14	1,401	\$216,723	\$197,031	\$0	\$300,436	\$315,214	159.98
79	STATE FARM MUTUAL AUTOMOBILE INS CO	9.9482	3	16,407	\$2,237,497	\$2,302,556	\$2,152	\$1,206,716	\$1,487,878	64.62

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	TIME INSURANCE COMPANY	0.0268	58	60	\$6,025	\$6,195	\$0	\$820	\$420	6.78
81	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0013	86	4	\$282	\$292	\$0	\$0	\$0	0.00
82	TRUSTMARK INSURANCE CO (MUTUAL)	0.2656	24	298	\$59,735	\$58,834	\$0	\$40,853	\$50,006	87.99
83	UNION BANKERS INSURANCE COMPANY	0.0135	66	18	\$3,043	\$3,131	\$0	\$0	\$0	0.00
84	UNION FIDELITY LIFE INSURANCE CO	0.3629	21	748	\$81,625	\$100,712	\$0	\$30,725	\$42,577	42.28
85	UNION LABOR LIFE INSURANCE COMPANY	0.0033	78	2	\$752	\$752	\$0	\$0	\$0	0.00
86	UNITED AMERICAN INSURANCE COMPANY	0.6795	15	388	\$152,829	\$141,856	\$0	\$49,835	\$48,509	34.20
87	UNITED WORLD LIFE INSURANCE COMPANY	0.0002	93	1	\$36	\$36	\$0	\$0	\$0	0.00
88	UNUM LIFE INS CO OF AMERICA	0.0196	63	46	\$4,413	\$4,383	\$0	\$38,633	\$41,092	937.53
89	USAA LIFE INSURANCE COMPANY	0.0499	45	37	\$11,230	\$11,246	\$0	\$27,075	\$22,013	195.74
90	VETERANS LIFE INS CO	0.1097	39	323	\$24,666	\$24,473	\$0	\$9,972	\$10,556	43.13
91	VULCAN LIFE INSURANCE COMPANY	0.0087	69	9	\$1,954	\$1,824	\$0	\$415	\$366	20.07
92	WASHINGTON NATIONAL INSURANCE CO*	0.6504	16	690	\$146,289	\$152,440	\$0	\$61,194	\$61,262	40.19
93	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.1488	33	87	\$33,458	\$33,441	\$1,984	\$9,083	\$12,744	38.11
94	WORLD INSURANCE COMPANY	0.0225	61	26	\$5,067	\$5,086	\$0	\$6,514	(\$83)	-0.02
<b>TOTAL</b>		100.000		180,112	\$22,491,477	\$22,738,904	\$9,282	\$12,247,640	\$12,695,136	55.83

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SHORT TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS CO OF FLORIDA	1.0221	12	20	\$91,669	\$91,199	\$0	\$63,389	\$124,076	136.05
2	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	3.0220	10	4,322	\$271,034	\$272,124	\$0	\$84,661	\$86,555	31.81
3	AMERICAN MODERN LIFE INS CO	0.4213	13	65	\$37,785	\$8,842	\$0	\$0	\$2,472	27.96
4	AMERICAN NATIONAL INSURANCE COMPANY*	11.8186	2	5,689	\$1,059,957	\$678,765	\$0	\$124,546	\$331,668	48.86
5	ASSOCIATES FINANCIAL LIFE INS CO	10.3896	3	5,734	\$931,800	\$867,327	\$0	\$249,185	\$329,711	38.01
6	CENTRAL STATES HEALTH & LIFE CO	4.6636	8	2,180	\$418,255	\$277,261	\$0	\$86,122	\$94,359	34.03
7	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	2.3568	11	1,410	\$211,367	\$168,314	\$0	\$69,978	\$99,129	58.90
8	GLOBE LIFE AND ACCIDENT INS CO	0.0000	14	5	(\$66)	\$2,822	\$0	\$15,032	\$4,424	156.77
9	HEALTHSOURCE INSURANCE COMPANY	0.0000	14	0	\$0	\$0	\$0	\$665	\$536	N/A
10	LINCOLN BENEFIT LIFE COMPANY	39.8156	1	3,103	\$3,570,895	\$3,570,895	\$0	\$955,747	\$1,532,723	42.92
11	MEMBER SERVICE LIFE INSURANCE COMPANY	0.0000	14	5,786	(\$160,771)	\$451,899	\$0	\$413,654	\$313,626	69.40
12	NEW AMERICAN LIFE INSURANCE CO	0.0000	14	8	(\$37)	\$314	\$0	\$5,083	\$3,476	1107.01
13	OLD UNITED LIFE INSURANCE COMPANY	7.2818	4	3,199	\$653,076	\$553,060	\$0	\$156,749	\$220,116	39.80
14	PROTECTIVE LIFE INSURANCE COMPANY	3.0325	9	200	\$271,972	\$109,010	\$0	\$8,522	\$28,889	26.50
15	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0000	14	8	\$0	\$0	\$0	(\$851)	(\$1,952)	N/A
16	RELIABLE LIFE INSURANCE COMPANY*	0.0000	14	164	(\$1,848)	\$90,181	\$0	\$78,383	\$78,383	86.92
17	STATE FARM MUTUAL AUTOMOBILE INS CO	5.8314	6	4,440	\$522,997	\$426,480	\$0	\$240,044	\$286,082	67.08
18	SUNAMERICA LIFE INSURANCE COMPANY	5.6704	7	0	\$508,553	\$0	\$0	\$448,226	\$0	N/A
19	TRANSPORT LIFE INSURANCE COMPANY	0.0000	14	0	\$0	\$43	\$0	\$0	(\$4)	-0.09
20	UNITED COMPANIES LIFE INSURANCE CO	0.0000	14	5	\$0	\$31,196	\$0	\$0	\$0	0.00
21	VOYAGER LIFE INSURANCE COMPANY	6.4886	5	581	\$581,935	\$365,119	\$0	\$63,474	\$159,406	43.66
TOTAL		100.000		36,919	\$8,968,573	\$7,964,851	\$0	\$3,042,609	\$3,693,675	46.37

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS CO OF FLORIDA	85.44	1	79,868	\$4,792,107	\$4,886,241	\$0	\$565,498	\$940,947	19.26
2	GERMANTOWN LIFE INSURANCE COMPANY	0.00	3	0	(\$2,810)	(\$2,810)	\$0	\$0	\$0	N/A
3	STATE FARM MUTUAL AUTOMOBILE INS CO	14.61	2	4,133	\$819,744	\$784,205	\$0	\$416,656	\$452,217	57.67
TOTAL		100.000		84,001	\$5,609,041	\$5,667,636	\$0	\$982,154	\$1,393,164	24.58

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACACIA MUTUAL LIFE INSURANCE CO	0.0001	330	0	\$484	\$484	\$33	\$0	\$0	0.00
2	AETNA LIFE INS AND ANNUITY CO*	0.0008	265	3	\$6,078	\$6,078	\$0	\$945	\$716	11.78
3	AETNA LIFE INSURANCE COMPANY*	0.0356	125	221	\$275,348	\$269,359	\$0	\$222,569	\$210,119	78.01
4	AID ASSOCIATION FOR LUTHERANS	0.7242	29	5,729	\$5,605,505	\$5,458,217	\$0	\$2,710,612	\$3,213,835	58.88
5	AIG LIFE INSURANCE COMPANY	0.0029	226	19	\$22,767	\$32,296	\$0	\$0	\$0	0.00
6	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0028	227	2,273	\$22,052	\$33,622	\$0	\$62,196	\$62,194	184.98
7	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0274	135	147	\$211,758	\$211,853	\$0	\$13,779	\$21,883	10.33
8	ALLIED LIFE INS CO	0.0160	156	143	\$123,917	\$123,917	\$0	\$0	\$39	0.03
9	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.0842	98	716	\$652,073	\$651,729	\$0	\$92,411	\$147,814	22.68
10	ALLSTATE LIFE INS CO OF NEW YORK	0.0001	325	9	\$621	\$623	\$0	\$0	\$0	0.00
11	ALLSTATE LIFE INSURANCE COMPANY	0.0012	250	136	\$9,327	\$9,266	\$0	\$420	\$378	4.08
12	AMERICAN BANKERS INS CO OF FLORIDA	0.6309	32	79,888	\$4,883,776	\$4,977,440	\$0	\$628,887	\$1,065,023	21.40
13	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0359	123	17,885	\$278,067	\$271,951	\$0	\$72,474	\$95,621	35.16
14	AMERICAN CASUALTY CO OF READING PA	0.0000	341	0	\$243	\$300	\$0	\$0	\$0	0.00
15	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0264	137	125	\$204,065	\$202,648	\$0	\$114,665	\$122,280	60.34
16	AMERICAN CONTINENTAL LIFE INS CO	0.0002	313	1	\$1,179	\$1,179	\$0	\$6,526	\$6,526	553.52
17	AMERICAN EMPLOYERS INSURANCE CO	0.0000	345	1	\$221	\$221	\$0	\$0	\$1,532	693.21
18	AMERICAN FAMILY LIFE ASSUR CO GA	1.6446	15	116,812	\$12,730,008	\$12,814,218	\$0	\$5,857,503	\$5,995,234	46.79
19	AMERICAN FAMILY MUTUAL INS CO	4.1423	5	27,061	\$32,063,841	\$32,019,952	\$0	\$22,330,225	\$17,313,535	54.07
20	AMERICAN FIDELITY & LIBERTY INS CO	0.0078	182	31	\$60,098	\$13,114	\$0	\$35,700	\$88,100	748.06
21	AMERICAN FIDELITY ASSURANCE COMPANY	0.1085	86	4,593	\$839,968	\$818,279	\$0	\$332,432	\$198,062	24.20
22	AMERICAN FRANKLIN LIFE INS CO THE	0.0020	236	20	\$15,397	\$15,443	\$0	\$2,545	\$6,647	43.04
23	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.3534	46	22,533	\$2,735,428	\$2,762,192	\$0	\$2,142,296	\$2,123,347	76.87
24	AMERICAN GENERAL LIFE INS CO NY	0.0000	355	2	\$110	\$119	\$0	\$0	\$0	0.00
25	AMERICAN GENERAL LIFE INSURANCE CO	0.0001	320	3	\$830	\$833	\$0	\$0	\$0	0.00
26	AMERICAN HARDWARE MUTUAL INS CO	0.0017	241	3	\$13,050	\$13,042	\$0	\$7,906	\$7,160	54.90
27	AMERICAN HEALTH & LIFE INSURANCE CO	0.0003	295	44	\$1,950	\$1,978	\$0	\$847	\$448	22.65
28	AMERICAN HERITAGE LIFE INSURANCE CO	0.2259	59	4,204	\$1,748,277	\$1,715,349	\$0	\$137,206	\$138,646	8.08
29	AMERICAN HOME ASSURANCE CO	0.0011	253	7	\$8,235	\$8,835	\$0	\$50,000	\$49,842	729.22
30	AMERICAN HOME LIFE INSURANCE CO	0.0005	276	59	\$3,717	\$3,734	\$0	\$258	\$216	5.78
31	AMERICAN INCOME LIFE INSURANCE CO	0.1586	71	13,771	\$1,227,534	\$1,225,936	\$0	\$627,278	\$721,336	58.84
32	AMERICAN INSURANCE CO OF TEXAS*	0.0214	144	760	\$165,586	\$169,444	\$0	\$132,715	\$154,214	91.01
33	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0000	358	2	\$84	\$536	\$0	\$0	\$0	0.00
34	AMERICAN LIFE & HEALTH INS CO	0.0002	298	301	\$1,714	\$1,714	\$0	\$0	\$500	29.17
35	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0012	251	272	\$8,267	\$8,430	\$0	\$1,800	(\$168)	-0.02
36	AMERICAN MODERN LIFE INS CO	0.0049	202	65	\$37,785	\$8,842	\$0	\$0	\$2,472	27.96
37	AMERICAN NATIONAL INSURANCE COMPANY*	0.2572	58	8,410	\$1,990,878	\$1,668,291	\$0	\$922,524	\$1,050,140	62.95
38	AMERICAN NATIONAL LIFE INS OF TX	0.0193	151	350	\$149,378	\$150,170	\$0	\$56,589	\$56,705	37.76
39	AMERICAN NETWORK INSURANCE COMPANY	0.0082	179	117	\$63,101	\$60,084	\$0	\$11,498	\$14,527	24.18
40	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0158	159	151	\$122,392	\$0	\$0	\$24,636	\$0	N/A
41	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0033	223	35	\$25,392	\$0	\$0	\$636	\$0	N/A
42	AMERICAN PUBLIC LIFE INSURANCE CO	0.0218	143	687	\$168,638	\$168,985	\$0	\$81,630	\$30,538	18.07
43	AMERICAN REPUBLIC INSURANCE COMPANY	2.0931	9	19,067	\$16,202,134	\$15,787,549	\$0	\$9,812,557	\$11,585,382	73.48
44	AMERICAN STATES INSURANCE COMPANY	0.0348	126	263	\$269,395	\$276,411	\$0	\$208,719	\$245,708	88.89
45	AMERICAN STATES LIFE INSURANCE CO	0.0022	233	23	\$17,108	\$17,108	\$0	\$0	\$0	0.00
46	AMERICAN TRAVELLERS LIFE INS CO	1.1106	22	7,744	\$8,596,769	\$8,269,028	\$0	\$3,753,205	\$4,873,111	58.93
47	AMERICAN UNION LIFE INSURANCE CO	0.0038	213	34	\$29,765	\$29,775	\$0	\$8,598	\$8,253	27.72
48	AMERICAN UNITED LIFE INSURANCE CO	0.0049	203	47	\$37,733	\$37,708	\$0	\$55,862	\$51,879	137.58
49	AMERITAS LIFE INSURANCE CORP	0.0013	246	23	\$10,359	\$4,127	\$0	\$2,277	(\$3,688)	-0.89
50	AMERUS LIFE INSURANCE COMPANY	0.0035	216	51	\$27,032	\$2,317	\$0	\$10,996	\$2,596	112.04
51	ANTHEM CASUALTY INSURANCE COMPANY	0.0000	368	0	\$0	\$0	\$0	\$5,200	\$3,708	N/A
52	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.0009	261	5	\$6,736	\$6,738	\$0	\$19,132	\$23,236	344.85
53	ANTHEM LIFE INS CO OF INDIANA	0.0002	299	6	\$1,646	\$1,646	\$0	\$687	\$705	42.83
54	ANTHEM LIFE INSURANCE COMPANY	0.0405	120	117	\$313,640	\$350,314	\$0	\$239,341	\$220,979	63.08
55	ASSOCIATES FINANCIAL LIFE INS CO	0.1204	81	5,734	\$931,800	\$867,327	\$0	\$246,185	\$329,711	38.01
56	ASSOCIATES INSURANCE COMPANY	0.0000	348	185	\$175	\$2,362	\$0	\$5,000	\$4,986	211.09
57	ATLANTA LIFE INSURANCE COMPANY	0.0031	224	679	\$23,793	\$17,926	\$0	\$5,468	\$5,501	30.69
58	ATLAS LIFE INSURANCE COMPANY*	0.0001	328	1	\$548	\$548	\$0	\$81	\$49	8.94
59	AUSA LIFE INSURANCE COMPANY INC	0.0002	296	12	\$1,737	\$1,843	\$0	\$135	\$0	0.00
60	AUTO CLUB LIFE INS CO	0.0055	198	968	\$42,589	\$43,943	\$0	\$22,290	\$12,492	28.43
61	AUTO OWNERS LIFE INSURANCE COMPANY	0.0077	184	91	\$59,635	\$61,387	\$0	\$47,209	\$50,456	82.19
62	BALTIMORE LIFE INS CO THE	0.0000	367	0	\$8	\$8	\$0	\$0	\$0	0.00
63	BANKERS COMMERCIAL LIFE INS CO	0.0341	127	556	\$263,953	\$263,953	\$0	\$72,449	\$72,449	27.45
64	BANKERS FIDELITY LIFE INSURANCE CO	0.1415	75	1,019	\$1,095,078	\$1,103,971	\$0	\$911,811	\$840,813	76.16
65	BANKERS LIFE AND CASUALTY COMPANY	5.9510	4	42,268	\$46,064,683	\$45,454,281	\$4,742	\$29,435,910	\$29,362,446	64.60
66	BANKERS MULTIPLE LINE INSURANCE CO	0.0158	160	212	\$122,253	\$144,313	\$0	\$96,044	\$124,498	86.27
67	BANKERS NATIONAL LIFE INS CO	0.0000	368	0	\$0	\$0	\$0	\$75	\$0	N/A
68	BANKERS UNITED LIFE ASSURANCE CO	0.3631	45	3,643	\$2,810,348	\$2,754,413	\$0	\$857,945	\$1,501,262	54.50
69	BANNER LIFE INS CO	0.0001	334	1	\$395	\$412	\$0	\$912	\$940	228.16
70	BENEFICIAL STANDARD LIFE INS CO*	0.0051	201	592	\$39,126	\$40,774	\$0	\$4,677	\$3,760	9.22
71	BERKSHIRE LIFE INSURANCE COMPANY	0.0112	169	92	\$86,472	\$83,324	\$0	\$5,500	\$5,323	6.39
72	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	10.1878	3	71,809	\$78,859,636	\$79,667,826	\$0	\$58,899,161	\$62,098,739	77.95
73	BLUE CROSS & BLUE SHIELD OF MO	11.6993	1	65,835	\$90,559,991	\$93,218,620	\$0	\$76,323,831	\$74,604,114	80.03
74	BUSINESS MENS ASSURANCE CO OF AMERICA	0.0509	112	786	\$393,766	\$391,584	\$0	\$270,521	\$373,318	95.34
75	CAPITAL SECURITY LIFE INSURANCE COMPANY	0.0000	366	2	\$25	\$9	\$0	\$738	\$804	8933.33
76	CAPITOL AMERICAN LIFE INSURANCE COMPANY	1.3761	19	20,688	\$10,652,194	\$10,773,561	\$0	\$2,253,745	\$2,423,981	22.50
77	CATHOLIC KNIGHTS OF AMERICA THE	0.0011	252	112	\$8,822	\$9,115	\$0	\$17,912	\$13,034	143.00
78	CELTIC LIFE INSURANCE COMPANY THE	0.0338	129	390	\$261,394	\$282,857	\$0	\$90,490	\$99,187	35.07
79	CENTENNIAL LIFE INSURANCE COMPANY THE	0.0027	229	7	\$20,994	\$18,610	\$0	\$709	\$7,204	36.74

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0009	258	12	\$7,345	\$6,352	\$0	\$1,925	\$1,867	29.39
81	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0034	220	15	\$26,341	\$26,341	\$0	\$314	\$314	1.19
82	CENTRAL SECURITY LIFE INSURANCE CO	0.0151	162	142	\$116,527	\$116,302	\$0	\$71,532	\$52,831	45.43
83	CENTRAL STATES HEALTH & LIFE CO	0.3733	43	5,687	\$2,889,567	\$2,696,339	\$0	\$2,022,538	\$1,901,982	70.54
84	CENTRAL UNITED LIFE INSURANCE CO*	0.1012	89	1,894	\$783,543	\$790,716	\$0	\$225,976	\$232,028	29.34
85	CERTIFIED LIFE INS CO	0.0095	174	92	\$73,300	\$75,027	\$0	\$87,211	\$77,037	102.68
86	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	0.0273	136	1,410	\$211,367	\$168,314	\$0	\$69,978	\$99,129	58.90
87	CHRISTIAN FIDELITY LIFE INSURANCE CO	1.5597	17	12,233	\$12,073,025	\$12,078,224	\$0	\$10,100,438	\$10,508,678	87.01
88	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0004	282	1	\$3,225	\$3,224	\$0	\$96	\$97	3.01
89	CHUBB LIFE INS CO OF AM	0.0231	140	198	\$179,131	\$178,785	\$0	\$24,943	\$24,313	13.60
90	CHUBB SOVEREIGN LIFE INS CO	0.0000	368	0	\$0	\$0	\$0	\$7,200	\$7,106	N/A
91	CINCINNATI LIFE INSURANCE COMPANY THE	0.0010	256	36	\$7,725	\$8,265	\$0	\$162	\$165	2.00
92	CITIZENS SECURITY LIFE INS CO	0.0599	108	10	\$463,429	\$749,690	\$0	\$759	\$755	0.10
93	CLARENDON NATIONAL INS CO	0.0000	368	1,132	\$0	\$162,326	\$0	\$0	\$20,730	12.77
94	COLONIAL LIFE & ACCIDENT INS CO	0.7627	27	23,511	\$5,904,071	\$5,904,361	\$0	\$2,280,585	\$2,475,859	41.93
95	COLONIAL PENN FRANKLIN INSURANCE CO	0.0004	278	5	\$3,452	\$3,249	\$0	\$10,849	\$10,327	317.85
96	COLONIAL PENN INSURANCE COMPANY	0.0000	350	1	\$159	\$131	\$0	\$0	\$0	0.00
97	COLONIAL PENN LIFE INSURANCE CO	0.1923	64	1,242	\$1,488,267	\$1,540,118	\$0	\$1,165,191	\$937,025	60.84
98	COLUMBIA UNIVERSAL LIFE INS CO	0.0058	197	310	\$44,552	\$44,445	\$0	\$23,555	\$14,538	32.71
99	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0000	346	1	\$188	\$205	\$0	\$0	\$0	0.00
100	COLUMBUS LIFE INSURANCE CO	0.0004	281	12	\$3,227	\$3,595	\$0	\$0	\$0	0.00
101	COMBINED INSURANCE CO OF AMERICA	2.1586	8	216,309	\$16,708,931	\$16,832,511	\$50,604	\$6,913,670	\$8,515,858	50.59
102	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0047	207	1,249	\$36,133	\$37,198	\$0	\$12,731	\$12,290	33.04
103	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0002	310	3	\$1,375	\$1,258	\$0	\$0	\$0	0.00
104	COMMONWEALTH LIFE INSURANCE COMPANY	0.0065	194	242	\$50,159	\$22,992	\$0	\$152,587	\$137,481	597.99
105	COMMONWEALTH NATIONAL LIFE INS CO	0.3393	48	7,536	\$2,626,608	\$2,611,244	\$0	\$1,155,733	\$1,127,591	43.18
106	COMPANION LIFE INSURANCE COMPANY*	0.0091	175	78	\$70,173	\$66,324	\$0	\$1,246	\$1,240	1.87
107	CONGRESS LIFE INSURANCE COMPANY	0.0000	362	1	\$40	\$40	\$0	\$0	\$0	0.00
108	CONNECTICUT GENERAL LIFE INS CO	0.0933	92	604	\$722,258	\$737,125	\$0	\$294,800	\$709,312	96.23
109	CONNECTICUT NATIONAL LIFE INS CO*	0.0009	259	4	\$7,089	\$7,089	\$0	\$0	\$0	0.00
110	CONTINENTAL ASSURANCE COMPANY	0.0007	270	501	\$5,312	\$124,856	\$0	\$317,742	\$213,174	170.74
111	CONTINENTAL CASUALTY COMPANY*	0.3949	40	3,548	\$3,056,617	\$318,029	\$0	\$1,278,308	\$1,818,364	571.76
112	CONTINENTAL GENERAL INSURANCE CO	0.2871	52	2,046	\$2,222,115	\$2,131,689	\$0	\$1,411,075	\$1,361,122	63.85
113	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.2588	57	1,847	\$2,003,326	\$1,989,335	\$0	\$1,220,192	\$1,267,772	63.73
114	CONTINENTAL LIFE INSURANCE COMPANY	0.0076	186	204	\$58,677	\$58,935	\$0	\$16,174	\$16,814	28.53
115	CONTINENTAL WESTERN LIFE INS CO	0.0018	240	80	\$14,232	\$14,370	\$0	\$9,617	\$10,624	73.93
116	COUNTRY LIFE INSURANCE COMPANY	0.0547	110	487	\$423,739	\$424,842	\$0	\$283,955	\$287,031	67.56
117	CROATIAN CATHOLIC UNION OF USA	0.0000	361	8	\$41	\$41	\$0	\$0	\$0	0.00
118	CROATIAN FRATERNAL UNION OF AMERICA	0.0004	285	150	\$3,118	\$0	\$0	\$2,349	\$0	N/A
119	CROWN LIFE INSURANCE COMPANY*	0.0203	145	133	\$157,063	\$131,700	\$0	\$240,608	\$1,187,424	901.61
120	CSA FRATERNAL LIFE	0.0000	343	0	\$239	\$241	\$0	\$0	\$0	0.00
121	CUNA MUTUAL LIFE INSURANCE COMPANY	0.0012	249	61	\$9,536	\$9,610	\$0	\$7,309	(\$754)	-0.08
122	EBPLIFE INSURANCE COMPANY	0.0000	368	0	(\$3,649)	(\$3,316)	\$0	\$135	\$106	-0.03
123	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0004	280	18	\$3,279	\$3,099	\$0	\$0	\$0	0.00
124	EMPLOYERS LIFE INS CO OF WAUSAU	0.0004	287	5	\$2,864	\$2,963	\$0	\$0	\$0	0.00
125	EMPLOYERS MODERN LIFE COMPANY	0.0033	222	167	\$25,549	\$26,341	\$0	\$15,121	\$14,526	55.15
126	EQUITABLE LIFE & CASUALTY INS CO	1.9448	11	11,425	\$15,053,940	\$14,930,406	\$0	\$11,451,483	\$11,155,915	74.72
127	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.1985	63	1,187	\$1,536,405	\$1,561,377	\$0	\$117,413	\$120,774	7.74
128	EQUITABLE LIFE INSURANCE CO OF IOWA	0.0010	254	30	\$8,045	\$8,045	\$0	\$0	\$0	0.00
129	EQUITABLE RESERVE ASSOCIATION	0.0001	317	4	\$922	\$922	\$0	\$0	\$0	0.00
130	FAMILY BENEFIT LIFE INSURANCE CO	0.0008	266	378	\$6,071	\$0	\$0	\$1,810	\$0	N/A
131	FAMILY HERITAGE LIFE INS CO OF AMERICA	0.0229	141	694	\$177,048	\$177,322	\$0	\$31,061	\$31,061	17.52
132	FAMILY LIFE INSURANCE COMPANY*	0.0023	232	256	\$18,124	\$18,492	\$0	\$12,812	\$11,106	60.06
133	FARM BUREAU LIFE INS CO OF MISSOURI	0.0089	176	218	\$68,994	\$68,724	\$0	\$198,016	\$327,904	477.13
134	FARMERS NEW WORLD LIFE INSURANCE CO	0.0006	274	30	\$4,344	\$4,602	\$0	\$0	\$0	0.00
135	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0199	146	792	\$153,777	\$158,927	\$0	\$129,921	\$120,535	75.84
136	FEDERAL INSURANCE COMPANY	0.0004	283	0	\$3,177	\$3,339	\$0	\$0	(\$305)	0.00
137	FEDERAL LIFE INSURANCE CO MUTUAL	0.0002	306	311	\$1,495	\$1,564	\$0	\$2,686	\$1,376	87.98
138	FEDERATED LIFE INSURANCE COMPANY	0.0378	122	0	\$292,425	\$0	\$0	\$130,686	\$0	0.00
139	FEDERATED MUTUAL INSURANCE COMPANY	0.0228	142	63	\$176,366	\$177,695	\$0	\$431,873	\$430,523	242.28
140	FIDELITY SECURITY LIFE INSURANCE CO*	0.0006	273	33	\$4,371	\$4,375	\$0	\$7,263	\$8,490	194.06
141	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.0033	221	73	\$25,624	\$25,780	\$0	\$23,769	\$14,511	56.29
142	FIRST COLONY LIFE INSURANCE COMPANY	0.0000	353	3	\$129	\$130	\$0	\$0	\$0	0.00
143	FIRST PROVIDENT LIFE & HEALTH INS CO	0.0002	300	8	\$1,627	\$1,632	\$0	\$1,459	\$1,548	94.85
144	FORT DEARBORN LIFE INS CO	0.0002	309	15	\$1,441	\$1,441	\$0	\$0	\$0	0.00
145	FORUM INSURANCE COMPANY	0.0001	318	5	\$860	\$861	\$0	\$2,000	\$1,928	223.93
146	FRANKLIN LIFE INSURANCE COMPANY	0.1073	87	1,586	\$830,375	\$838,478	\$0	\$209,226	\$412,522	49.20
147	FREEDOM LIFE INS CO OF AMERICA	0.0492	114	1,328	\$380,637	\$355,742	\$0	\$97,117	\$9,512	2.67
148	FRONTIER NATIONAL LIFE INSURANCE CO	0.0001	322	0	\$682	\$684	\$0	\$0	\$0	0.00
149	GENERAL AMERICAN LIFE INSURANCE CO	0.2037	61	1,800	\$1,576,817	\$1,588,764	\$1,011	\$798,253	\$923,999	58.16
150	GENERAL ELECTRIC CAPITAL ASSUR CO	1.7107	14	12,825	\$13,241,918	\$13,127,604	\$0	\$3,150,421	\$5,657,178	43.09
151	GENERAL LIFE INSURANCE COMPANY	0.0001	329	1	\$518	\$518	\$0	\$0	\$0	0.00
152	GERBER LIFE INSURANCE COMPANY	0.0159	158	538	\$122,812	\$128,323	\$0	\$77,937	\$68,339	53.26
153	GERMANTOWN LIFE INSURANCE COMPANY	0.0000	368	0	(\$2,810)	(\$2,810)	\$0	\$0	\$0	0.00
154	GLOBE LIFE AND ACCIDENT INS CO	0.1320	78	3,830	\$1,022,015	\$1,046,862	\$0	\$970,958	\$805,335	76.93
155	GOLDEN RULE INSURANCE COMPANY	0.7245	28	3,059	\$5,608,276	\$5,675,050	\$0	\$5,106,637	\$5,065,178	89.25
156	GOVERNMENT EMPLOYEES INSURANCE CO	0.0002	296	25	\$1,737	\$1,775	\$0	\$0	(\$29)	0.00
157	GREAT AMERICAN LIFE INSURANCE CO	0.0003	291	8	\$2,463	\$2,475	\$0	\$988	\$1,496	60.44

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OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
158	GREAT AMERICAN RESERVE INS CO	0.0030	225	53	\$23,333	\$23,198	\$0	\$6,100	(\$1,772)	0.00
159	GREAT WEST LIFE & ANNUITY INS CO*	0.0020	237	4	\$15,202	\$14,740	\$0	\$0	\$0	0.00
160	GREAT WEST LIFE ASSURANCE COMPANY*	0.0195	149	222	\$150,855	\$152,637	\$0	\$116,934	\$116,066	76.04
161	GRINNELL LIFE INSURANCE COMPANY	0.0003	292	3	\$2,281	\$2,504	\$0	\$0	\$0	0.00
162	GUARANTEE LIFE INSURANCE COMPANY	0.0006	271	17	\$4,631	\$4,631	\$0	\$18,423	\$18,055	389.87
163	GUARANTEE RESERVE LIFE INSURANCE CO	0.0047	205	1,036	\$36,887	\$37,958	\$0	\$40,172	\$33,736	88.88
164	GUARANTEE TRUST LIFE INSURANCE CO*	0.3639	44	8,590	\$2,816,847	\$2,839,636	\$0	\$2,074,205	\$1,647,369	58.01
165	GUARANTY NATIONAL LIFE INSURANCE CO	0.0000	364	1	\$32	\$3	\$0	\$0	\$0	0.00
166	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.1340	77	830	\$1,037,307	\$1,016,052	\$4,308	\$557,478	\$648,729	63.85
167	GULF INSURANCE COMPANY	0.1200	82	0	\$928,588	\$928,588	\$0	\$45,981	\$45,981	4.95
168	HARTFORD LIFE AND ACCIDENT INS CO*	0.0048	204	54	\$37,006	\$36,942	\$0	\$14,620	\$24,289	65.75
169	HARTFORD LIFE INSURANCE COMPANY	0.0040	212	525	\$31,228	\$31,167	\$0	\$0	\$0	0.00
170	HARVEST LIFE INSURANCE COMPANY THE	0.1849	65	2,075	\$1,430,947	\$1,371,488	\$0	\$675,180	\$731,421	53.33
171	HEALTH AND LIFE INSURANCE CO OF AMERICA	0.0053	199	24	\$40,741	\$42,983	\$0	\$15,758	\$15,147	35.24
172	HEALTHSOURCE INSURANCE COMPANY	0.0000	368	0	\$0	\$0	\$0	\$665	\$536	0.00
173	HEALTHY ALLIANCE LIFE INSURANCE CO	10.6121	2	76,474	\$82,144,282	\$81,429,532	\$0	\$52,373,590	\$51,327,852	63.03
174	HERITAGE LIFE INSURANCE COMPANY	0.0450	117	8,088	\$348,645	\$348,645	\$0	\$273,199	\$219,535	62.97
175	HOME INSURANCE COMPANY THE	0.0000	368	0	\$0	\$264	\$0	\$0	(\$154)	0.00
176	HORACE MANN LIFE INSURANCE COMPANY	0.0035	218	122	\$26,824	\$27,255	\$0	\$20,062	\$20,693	75.92
177	HUMANIA INSURANCE COMPANY	0.5570	35	6,741	\$4,311,699	\$4,218,119	\$0	\$4,178,575	\$3,824,797	90.88
178	IDEALIFE INSURANCE COMPANY	0.0908	94	550	\$703,051	\$751,153	\$0	\$632,079	\$600,526	79.95
179	IDS LIFE INSURANCE COMPANY	0.3470	47	3,994	\$2,685,969	\$2,695,723	\$0	\$595,119	\$1,166,686	43.28
180	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.1731	69	3,608	\$1,340,179	\$1,309,002	\$0	\$775,847	\$850,522	64.97
181	INDEPENDENT ORDER OF FORESTERS THE	0.0022	234	172	\$16,654	\$16,654	\$187	\$11,584	\$11,584	69.56
182	INDIANAPOLIS LIFE INSURANCE CO	0.0102	172	143	\$78,778	\$79,902	\$0	\$41,643	\$69,664	87.19
183	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0058	196	209	\$45,162	\$53,452	\$0	\$49,483	\$49,207	92.06
184	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0002	307	18	\$1,493	\$1,558	\$0	\$0	\$0	0.00
185	INTERNATIONAL INSURANCE COMPANY*	0.0000	368	0	\$0	\$0	\$0	\$0	\$6,070	0.00
186	INVESTORS HERITAGE LIFE INSURANCE CO	0.0010	255	7	\$7,745	\$7,750	\$0	\$10,088	\$9,694	125.08
187	INVESTORS INSURANCE CORPORATION	0.0001	327	1	\$598	(\$18,873)	\$0	(\$18,508)	(\$18,444)	0.00
188	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0010	257	82	\$7,578	\$8,024	\$0	\$26,550	\$19,606	217.27
189	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0076	185	564	\$58,697	\$58,588	\$0	\$148,123	\$113,733	194.12
190	J C PENNEY LIFE INSURANCE COMPANY	0.3769	41	7,296	\$2,917,437	\$3,141,510	\$0	\$1,324,310	\$1,795,620	57.16
191	JEFFERSON PILOT LIFE INS CO	0.0197	148	226	\$152,674	\$150,015	\$0	\$32,207	\$31,501	21.00
192	JOHN ALDEN LIFE INSURANCE CO	0.0548	109	442	\$424,221	\$385,949	\$0	\$1,185	\$1,612	0.44
193	JOHN HANCOCK MUTUAL LIFE INS CO	0.2762	54	3,503	\$2,137,719	\$2,086,798	\$1,436	\$291,661	\$437,816	20.98
194	KANAWHA INSURANCE COMPANY	0.0105	170	438	\$81,286	\$80,643	\$0	\$18,473	\$18,730	23.23
195	KANSAS CITY LIFE INSURANCE CO	0.0041	211	125	\$31,608	\$33,552	\$0	\$15,667	\$14,384	42.87
196	KNIGHTS OF COLUMBUS	0.0133	165	270	\$102,590	\$102,590	\$0	\$88,358	\$88,358	86.13
197	LAFAYETTE LIFE INSURANCE CO THE	0.0004	289	7	\$2,753	\$2,478	\$15	\$0	\$0	0.00
198	LAMAR LIFE INSURANCE COMPANY	0.0021	235	4	\$16,189	\$18,892	\$0	\$18,525	\$5,316	28.14
199	LIBERTY LIFE ASSUR CO OF BOSTON	0.0002	303	10	\$1,570	\$1,570	\$0	\$0	\$217	13.82
200	LIBERTY LIFE INSURANCE COMPANY*	0.0075	188	3,044	\$57,979	\$51,961	\$0	\$2,590	\$2,391	4.60
201	LIBERTY MUTUAL INSURANCE COMPANY	0.0067	191	13	\$52,078	\$52,078	\$0	\$63,813	\$70,051	134.51
202	LIBERTY NATIONAL LIFE INSURANCE CO	0.0035	215	188	\$27,368	\$27,322	\$0	\$9,220	\$9,070	33.20
203	LIFE & HEALTH INS CO OF AMERICA*	0.0520	111	603	\$402,679	\$405,754	\$0	\$25,639	\$25,332	6.24
204	LIFE INS CO OF THE SOUTHWEST	0.0000	337	3	\$303	\$303	\$0	\$0	\$0	0.00
205	LIFE INSURANCE CO OF GEORGIA	0.0913	93	824	\$707,007	\$766,327	\$0	\$779,986	\$697,104	90.97
206	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0001	332	18	\$448	\$443	\$0	\$225	\$268	60.50
207	LIFE INVESTORS INS CO OF AMERICA	0.2590	56	4,442	\$2,004,595	\$1,952,806	\$0	\$687,988	\$728,050	37.28
208	LINCOLN BENEFIT LIFE COMPANY	0.4621	36	3,107	\$3,576,836	\$3,576,873	\$0	\$967,410	\$1,544,386	43.18
209	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0000	351	2	\$147	\$147	\$0	\$920	(\$870)	0.00
210	LINCOLN LIFE AND CASUALTY COMPANY*	0.0002	305	13	\$1,528	\$141	\$0	\$6,663	\$6,663	4725.53
211	LINCOLN MUTUAL LIFE INSURANCE CO	0.0004	279	0	\$3,361	\$3,586	\$0	\$561	\$227	6.33
212	LINCOLN NATIONAL LIFE INSURANCE CO*	0.1500	72	1,097	\$1,161,274	\$1,185,478	\$0	\$335,103	\$634,889	53.58
213	LONE STAR LIFE INSURANCE COMPANY*	0.0880	96	4,962	\$681,117	\$696,820	\$0	\$227,663	\$207,808	29.82
214	LOYAL AMERICAN LIFE INSURANCE CO	0.0884	95	13,572	\$684,168	\$686,982	\$0	\$344,317	\$361,647	52.64
215	LUTHERAN BROTHERHOOD	0.1265	79	1,615	\$979,167	\$943,263	\$4,335	\$214,525	\$216,103	22.91
216	MADISON NATIONAL LIFE INSURANCE CO INC	0.0004	286	10	\$3,049	\$2,879	\$0	\$0	\$1,346	46.75
217	MANUFACTURERS LIFE INSURANCE CO	0.0003	294	0	\$1,955	\$2,891	\$105	\$6,232	\$6,232	215.57
218	MASSACHUSETTS CASUALTY INSURANCE CO	0.0626	106	472	\$484,598	\$495,444	\$0	\$71,171	\$120,265	24.27
219	MASSACHUSETTS GENERAL LIFE INS CO	0.0044	209	176	\$33,782	\$0	\$0	\$90,193	\$0	0.00
220	MASSACHUSETTS MUTUAL LIFE INS CO	0.6600	31	5,167	\$5,108,575	\$5,246,613	\$41,946	\$1,785,399	\$2,533,602	48.29
221	MBL LIFE ASSURANCE CORPORATION	0.0138	163	177	\$107,171	\$109,911	\$0	\$122,438	\$161,783	147.19
222	MEDICO LIFE INSURANCE COMPANY	0.1362	76	1,050	\$1,053,886	\$1,111,520	\$0	\$1,036,565	\$835,531	75.17
223	MEGA LIFE AND HEALTH INS CO THE	0.0410	119	1,386	\$317,420	\$352,022	\$0	\$163,775	\$117,531	33.39
224	MEMBER SERVICE LIFE INSURANCE COMPANY	0.0000	368	5,786	(\$160,771)	\$451,899	\$0	\$413,654	\$313,626	69.40
225	MEMBERS LIFE INSURANCE COMPANY	0.0000	347	6	\$181	\$182	\$0	\$0	\$0	0.00
226	METROPOLITAN LIFE INSURANCE COMPANY	0.2848	53	4,161	\$2,204,593	\$2,209,132	\$1,298	\$1,025,301	\$1,915,035	86.69
227	MID CONTINENT LIFE INSURANCE CO	0.0001	316	9	\$937	\$842	\$0	\$0	\$0	0.00
228	MIDLAND LIFE INSURANCE COMPANY THE	0.0008	263	0	\$6,396	\$2,942	\$0	\$0	\$0	0.00
229	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0000	352	0	\$142	\$150	\$0	\$108	\$38	25.33
230	MIDWEST NATIONAL LIFE INS CO OF TN	0.0081	180	2	\$62,883	\$64,043	\$0	\$44,092	\$54,268	84.74
231	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0002	304	297	\$1,559	\$2,201	\$0	\$1,768	\$1,507	68.47
232	MINNESOTA MUTUAL LIFE INSURANCE CO	0.1016	88	778	\$786,201	\$668,607	\$0	\$275,919	\$312,760	46.92
233	MISSOURI VALLEY LIFE AND HEALTH INS CO	3.3716	6	28,732	\$26,099,593	\$26,109,706	\$0	\$17,140,066	\$16,668,050	63.84
234	MODERN AMERICAN LIFE INSURANCE CO	0.0120	168	1,747	\$93,037	\$93,796	\$0	\$74,039	\$41,691	44.45
235	MODERN WOODMEN OF AMERICA	0.0009	260	49	\$6,920	\$6,955	\$229	\$7,517	\$7,339	105.52

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
236	MONTGOMERY WARD LIFE INSURANCE CO	0.0014	245	167	\$11,074	\$11,308	\$0	\$973	\$955	8.45
237	MONUMENTAL LIFE INSURANCE COMPANY	0.0358	124	2,038	\$276,769	\$280,428	\$0	\$139,415	\$146,717	52.32
238	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0000	338	0	\$293	\$316	\$0	\$0	\$0	0.00
239	MUTUAL LIFE INSURANCE CO OF NY*	0.0810	99	840	\$626,655	\$610,444	\$4,219	\$274,464	\$853,805	139.87
240	MUTUAL OF OMAHA INSURANCE COMPANY	2.0207	10	39,488	\$15,641,283	\$14,658,390	\$0	\$10,254,309	\$10,413,889	71.04
241	MUTUAL PROTECTIVE INS CO	0.2655	55	2,625	\$2,054,971	\$2,137,885	\$0	\$2,015,953	\$1,787,702	83.62
242	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	368	0	\$0	\$0	\$0	\$2,441	\$2,441	0.00
243	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0034	219	23	\$26,347	\$25,817	(\$43)	\$0	\$46,928	181.77
244	NATIONAL BENEFIT LIFE INSURANCE CO	0.0002	308	3	\$1,454	\$1,513	\$0	\$2,618	\$3,183	210.38
245	NATIONAL CASUALTY COMPANY*	0.0028	228	237	\$21,747	\$22,511	\$0	\$34,674	\$34,226	152.04
246	NATIONAL FARMERS UNION LIFE INS CO	0.0000	354	0	\$117	\$117	\$0	\$0	\$0	0.00
247	NATIONAL FIDELITY LIFE INSURANCE CO	0.0066	192	269	\$50,708	\$52,156	\$0	\$78,299	\$68,053	130.48
248	NATIONAL FINANCIAL INSURANCE COMPANY	0.0483	115	937	\$373,720	\$387,886	\$0	\$351,277	\$187,816	48.42
249	NATIONAL FOUNDATION LIFE INS CO	0.3756	42	1,987	\$2,907,422	\$2,956,613	\$0	\$1,973,094	\$2,037,668	68.92
250	NATIONAL FRATERNAL SOCIETY/DEAF	0.0000	356	6	\$96	\$96	\$0	\$250	\$250	260.42
251	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0126	167	51	\$97,796	\$98,453	\$0	\$177,481	\$134,325	136.44
252	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0037	214	88	\$28,748	(\$348,371)	\$0	\$5,034	\$5,034	0.00
253	NATIONAL HEALTH INS CO	0.0339	128	482	\$262,100	\$261,655	\$0	\$148,055	\$109,512	41.85
254	NATIONAL LIFE INSURANCE COMPANY	0.0642	104	559	\$466,807	\$514,304	\$0	\$352,389	\$499,294	97.08
255	NATIONAL STATES INSURANCE COMPANY	0.4086	39	4,034	\$3,162,871	\$3,171,231	\$0	\$2,590,499	\$2,521,080	79.50
256	NATIONAL TRAVELERS LIFE COMPANY	1.1041	24	10,886	\$8,546,156	\$8,447,318	\$0	\$6,245,725	\$6,318,832	74.80
257	NATIONWIDE LIFE INSURANCE CO	0.0086	177	155	\$66,567	\$82,975	\$0	\$310,562	\$119,669	144.22
258	NETWORK AMERICA LIFE INSURANCE COMPANY	0.3239	50	1,865	\$2,507,166	\$2,274,251	\$0	\$1,267,626	\$1,582,262	69.57
259	NEW AMERICAN LIFE INSURANCE CO	0.0000	368	8	(\$37)	\$314	\$0	\$5,083	\$3,476	1107.01
260	NEW ERA LIFE INS CO OF THE MIDWEST*	0.0047	206	69	\$36,156	\$27,459	\$0	\$159	\$245	0.89
261	NEW YORK LIFE INSURANCE COMPANY	0.2974	51	3,558	\$2,302,186	\$2,853,108	\$2,528	\$1,285,054	\$3,269,595	114.60
262	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0000	339	29	\$258	\$268	\$0	\$0	\$0	0.00
263	NORTH AMERICAN INSURANCE COMPANY	0.0177	153	107	\$137,231	\$138,980	\$0	\$121,522	\$136,814	98.44
264	NORTH CAROLINA MUTUAL LIFE INS CO	0.0004	288	820	\$2,785	\$2,785	\$0	\$420	\$420	15.08
265	NORTHERN LIFE INSURANCE COMPANY	0.0000	360	7	\$73	\$167	\$0	\$0	\$0	0.00
266	NORTHWESTERN MUTUAL LIFE INS CO	1.1838	21	11,660	\$9,163,649	\$9,274,718	\$226,071	\$2,132,998	\$6,775,936	73.06
267	OCCIDENTAL LIFE INS CO OF NC	0.0327	130	1,026	\$253,347	\$255,769	\$0	\$149,174	\$149,174	58.32
268	OHIO CASUALTY INSURANCE COMPANY	0.0008	267	20	\$6,055	\$6,123	\$0	\$0	(\$12)	0.00
269	OHIO LIFE INSURANCE COMPANY	0.0452	116	14	\$348,551	\$12,794	\$0	\$3,710	\$0	0.00
270	OHIO NATIONAL LIFE ASSURANCE CORP	0.0499	113	392	\$386,103	\$385,001	\$0	\$49,361	\$50,345	13.08
271	OHIO NATIONAL LIFE INS CO THE	0.0016	243	59	\$12,113	\$12,320	\$0	\$14,285	\$13,405	108.81
272	OHIO STATE LIFE INSURANCE CO THE	0.0000	336	1	\$313	\$322	\$0	\$378	\$380	118.01
273	OLD AMERICAN INSURANCE COMPANY	0.0629	105	5,836	\$486,600	\$507,291	\$0	\$424,649	\$348,515	68.31
274	OLD RELIANCE INSURANCE COMPANY	0.0002	302	10	\$1,603	\$1,686	\$0	\$0	\$0	0.00
275	OLD REPUBLIC INSURANCE COMPANY	0.0001	324	0	\$661	\$707	\$0	\$0	\$2	0.28
276	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0171	154	132,605	\$132,691	\$0	\$45,004	\$38,091	\$29	0.00
277	OLD UNITED LIFE INSURANCE COMPANY	0.0844	97	3,199	\$653,076	\$553,060	\$0	\$156,749	\$220,116	39.80
278	OMAHA PROPERTY AND CASUALTY INS CO	0.0307	132	0	\$237,526	\$237,526	\$0	\$116,708	\$156,456	65.87
279	OZARK NATIONAL LIFE INSURANCE CO	0.0181	152	2,484	\$140,138	\$143,780	\$0	\$81,980	\$89,218	82.05
280	PAN AMERICAN LIFE INSURANCE COMPANY	0.0083	178	65	\$63,965	\$64,298	\$0	\$26,147	\$22,832	35.51
281	PAUL REVERE LIFE INSURANCE CO	1.1102	23	6,954	\$8,593,674	\$8,782,545	\$0	\$3,285,934	\$8,308,674	94.60
282	PEKIN LIFE INSURANCE COMPANY	0.0081	181	49	\$62,870	\$71,580	\$0	\$0	\$0	0.00
283	PENN MUTUAL LIFE INSURANCE CO THE	0.0198	147	113	\$153,505	\$142,942	\$0	\$12,097	\$13,141	9.19
284	PENNSYLVANIA LIFE INSURANCE COMPANY	0.4452	37	12,362	\$3,446,294	\$3,289,870	\$0	\$1,369,144	\$2,217,241	67.40
285	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0001	331	13	\$476	\$434	\$0	\$0	\$0	0.00
286	PFL LIFE INSURANCE COMPANY	0.1767	67	2,942	\$1,367,582	\$1,339,355	\$0	\$295,185	\$434,591	32.45
287	PHILADELPHIA AMERICAN LIFE INS CO	0.0019	238	10	\$14,995	\$15,091	\$0	\$41,498	\$49,997	331.30
288	PHOENIX HOME LIFE MUTUAL INS CO	0.0289	133	6	\$223,325	\$236,257	\$2	\$33,952	\$50,177	21.24
289	PHYSICIANS MUTUAL INSURANCE COMPANY	1.9130	12	35,412	\$14,807,741	\$14,654,599	\$0	\$9,477,344	\$9,366,699	63.92
290	PIERCE NATIONAL LIFE INSURANCE CO	0.0000	342	3	\$241	\$271	\$0	\$0	\$0	0.00
291	PIONEER LIFE INSURANCE COMPANY	1.6115	16	13,217	\$12,473,992	\$12,188,637	\$0	\$7,584,720	\$7,519,524	61.69
292	PREFERRED RISK LIFE INSURANCE CO	0.0168	155	148	\$129,743	\$133,583	\$0	\$216,529	\$236,068	176.72
293	PRIMERICA LIFE INSURANCE COMPANY	0.0024	230	52	\$18,857	\$19,918	\$0	\$0	\$2,010	10.09
294	PRINCIPAL MUTUAL LIFE INS CO	0.1493	73	1,202	\$1,155,756	\$1,063,555	\$7,790	\$139,526	\$194,073	18.25
295	PROFESSIONAL INS CORPORATION	0.0133	164	459	\$103,167	\$102,797	\$0	\$29,040	\$29,528	28.72
296	PROTECTIVE LIFE INSURANCE COMPANY	0.1146	85	1,898	\$887,200	\$660,862	\$0	\$301,011	\$336,176	50.87
297	PROVIDENT LIFE AND ACCIDENT INS CO	0.8610	26	4,776	\$6,664,975	\$6,879,445	\$0	\$2,953,373	\$5,760,239	83.73
298	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0005	275	4	\$3,718	\$3,783	\$0	\$1,740	\$1,917	50.67
299	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0668	102	638	\$516,728	\$513,685	\$0	\$257,748	\$268,061	52.18
300	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.1007	90	4,033	\$779,244	\$786,575	\$0	\$441,027	\$451,829	57.44
301	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.1417	74	4,074	\$1,096,754	\$1,106,219	\$2,639	\$1,039,104	\$1,025,963	92.75
302	PYRAMD LIFE INSURANCE COMPANY	0.1766	68	1,253	\$1,366,870	\$1,394,459	\$0	\$960,279	\$939,343	67.36
303	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0000	359	9	\$76	\$23	\$0	(\$851)	(\$1,952)	0.00
304	RELIABLE LIFE INSURANCE COMPANY*	0.0609	107	11,386	\$471,357	\$582,203	\$0	\$240,077	\$243,871	41.89
305	RELIANCE STANDARD LIFE INSURANCE CO*	0.0000	335	5	\$315	\$315	\$0	\$469	\$469	148.89
306	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0004	277	0	\$3,462	\$4,686	\$0	\$2,000	\$2,194	46.82
307	RELIASTAR LIFE INSURANCE COMPANY	0.0035	217	87	\$26,943	\$26,943	\$0	\$0	\$0	0.00
308	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0068	190	35	\$52,851	\$40,149	\$0	\$20,164	\$22,065	54.96
309	REPUBLIC WESTERN INS CO	0.0075	187	1,264	\$58,039	\$58,039	\$0	\$16,891	\$26,603	45.84
310	RESERVE NATIONAL INSURANCE COMPANY	0.6284	33	9,393	\$4,864,350	\$5,033,046	\$0	\$3,807,050	\$3,871,810	76.93
311	RESOURCE LIFE INSURANCE COMPANY	0.0069	189	108	\$53,284	\$58,160	\$0	\$89,843	\$101,961	175.31
312	RIJ INSURANCE COMPANY	0.0129	166	7	\$99,720	\$102,822	\$0	\$101,733	\$83,305	81.02
313	ROYAL ARCANUM SUPREME COUNCIL OF	0.0000	365	1	\$28	\$0	\$0	\$0	\$0	0.00
314	ROYAL MACCABEES LIFE INSURANCE CO	0.2024	62	703	\$1,566,440	\$1,614,568	\$0	\$1,429,861	\$1,906,174	118.06

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
315	RUSHMORE NATIONAL LIFE INSURANCE CO	0.0001	323	5	\$680	\$708	\$0	\$1,700	\$1,351	190.82
316	SECURA LIFE INSURANCE CO	0.0002	301	6	\$1,604	\$1,605	\$0	\$0	\$0	0.00
317	SECURITY GENERAL LIFE INSURANCE CO	0.0002	312	1	\$1,204	\$1,211	\$0	\$0	\$0	0.00
318	SECURITY INSURANCE CO OF HARTFORD	0.0000	368	8	(\$13,848)	\$2,424	\$0	\$90	\$93,107	3841.05
319	SECURITY LIFE INS CO OF AMERICA	0.0015	244	21	\$11,740	\$11,615	\$0	\$5,768	\$5,866	50.50
320	SECURITY MUTUAL LIFE INS CO OF NE	0.0019	239	28	\$14,549	\$14,799	\$0	\$72,532	\$71,882	485.72
321	SECURITY MUTUAL LIFE INS CO OF NY	0.0012	248	10	\$9,601	\$9,823	\$0	\$75	\$65	0.66
322	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0004	284	26	\$3,140	\$3,379	\$0	\$5,732	\$5,684	168.22
323	SETTLERS LIFE INSURANCE COMPANY	0.0103	171	219	\$79,832	\$79,213	\$0	\$52,225	\$72,032	90.93
324	SHELTER LIFE INSURANCE CO	0.6755	30	3,617	\$5,228,636	\$5,427,650	\$0	\$4,828,205	\$2,548,037	46.95
325	SHENANDOAH LIFE INSURANCE COMPANY	0.0001	319	2	\$841	\$1,109	\$0	\$0	\$0	0.00
326	SLOVENE NATIONAL BENEFIT SOCIETY	0.0001	315	89	\$1,031	\$1,031	\$0	\$1,243	\$1,140	110.57
327	SOUTHLAND LIFE INSURANCE COMPANY	0.0008	264	37	\$6,138	\$5,757	\$0	\$10,305	\$7,205	125.15
328	STANDARD INSURANCE COMPANY	0.0003	293	4	\$2,087	\$1,777	\$0	\$0	\$0	0.00
329	STANDARD LIFE AND ACCIDENT INS CO	0.9011	25	12,751	\$6,975,281	\$7,189,694	\$0	\$5,491,992	\$5,440,236	75.67
330	STATE AUTOMOBILE MUTUAL INS CO	0.0000	340	2	\$248	\$248	\$0	\$0	\$63	25.40
331	STATE FARM MUTUAL AUTOMOBILE INS CO	3.0708	7	47,224	\$23,769,542	\$24,062,361	\$2,152	\$16,138,793	\$16,254,862	67.55
332	STATE LIFE INSURANCE COMPANY	0.0008	262	5	\$6,464	\$6,821	\$0	\$0	\$0	0.00
333	STATE MUTUAL INSURANCE CO	0.0077	183	41	\$59,657	\$64,314	\$0	\$0	\$0	0.00
334	STATESMAN NATIONAL LIFE INS CO THE	0.0284	134	153	\$220,140	\$219,593	\$0	\$163,440	\$156,719	71.37
335	SUN LIFE ASSURANCE CO OF CANADA	0.0002	311	1	\$1,259	\$1,259	\$0	\$796	\$807	64.10
336	SUNAMERICA LIFE INSURANCE COMPANY	0.0657	103	0	\$508,553	\$0	\$0	\$448,226	\$0	0.00
337	TIG INSURANCE COMPANY	0.1180	83	116	\$913,360	\$752,459	\$0	\$86,400	\$164,627	21.88
338	TIME INSURANCE COMPANY	1.4207	18	10,219	\$10,996,883	\$10,987,692	\$0	\$6,016,575	\$6,336,737	57.67
339	TMG LIFE INSURANCE COMPANY	0.0060	195	173	\$46,325	\$46,443	\$0	\$53,497	\$47,139	101.50
340	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0959	91	727	\$742,316	\$645,313	\$0	\$106,850	\$133,819	20.74
341	TRANSPORT LIFE INSURANCE COMPANY	0.2057	60	3,790	\$1,592,407	\$1,632,484	\$0	\$1,331,683	\$1,840,205	112.72
342	TRANSPORTATION INSURANCE COMPANY	0.0000	344	0	\$236	\$328	\$0	\$0	\$0	0.00
343	TRAVELERS INSURANCE COMPANY THE	0.1718	70	3,165	\$1,330,027	\$1,365,891	\$0	\$322,728	\$137,296	10.05
344	TRAVELERS PROTECTIVE ASSOC OF AMERICA	0.0194	150	10,746	\$150,147	\$150,147	\$0	\$142,086	\$142,086	94.63
345	TRUSTMARK INSURANCE CO (MUTUAL)	0.1258	80	1,575	\$973,938	\$932,644	\$0	\$854,167	\$1,033,098	110.77
346	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0098	173	470	\$75,526	\$76,058	\$0	\$73,918	\$73,761	96.98
347	UNION BANKERS INSURANCE COMPANY	1.2743	20	7,907	\$9,863,958	\$9,839,223	\$0	\$7,845,945	\$7,723,002	78.49
348	UNION CENTRAL LIFE INSURANCE CO	0.0784	100	799	\$806,512	\$630,662	\$0	\$265,356	\$363,444	57.63
349	UNION FIDELITY LIFE INSURANCE CO	0.0317	131	2,551	\$245,337	\$248,054	\$0	\$99,651	\$93,428	37.66
350	UNION LABOR LIFE INSURANCE COMPANY	0.0155	161	163	\$120,188	\$117,888	\$0	\$92,984	\$98,962	83.95
351	UNITED AMERICAN INSURANCE COMPANY	1.8933	13	13,853	\$14,655,318	\$14,685,005	\$0	\$10,150,316	\$10,096,380	68.75
352	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.3295	49	6,126	\$2,550,618	\$2,304,585	\$0	\$1,379,537	\$1,548,805	67.25
353	UNITED COMPANIES LIFE INSURANCE CO	0.0041	210	320	\$31,731	\$63,171	\$0	\$7,650	\$7,650	12.11
354	UNITED FAMILY LIFE INSURANCE CO	0.0000	357	1	\$92	\$92	\$0	\$0	\$0	0.00
355	UNITED HERITAGE MUTUAL LIFE INS CO	0.0013	247	16	\$10,025	\$10,247	\$0	\$2,222	\$1,582	15.44
356	UNITED HOME LIFE INSURANCE COMPANY	0.0007	268	11	\$5,446	\$5,446	\$0	\$0	\$0	0.00
357	UNITED INSURANCE COMPANY OF AMERICA	0.0400	121	2,053	\$309,357	\$288,768	\$0	\$73,291	\$74,498	25.80
358	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0000	349	3	\$168	\$180	\$0	\$1,095	\$2,181	1211.67
359	UNITED LIFE INSURANCE COMPANY	0.0024	231	63	\$18,624	\$19,097	\$0	\$29,354	\$28,204	147.69
360	UNITED OF OMAHA LIFE INS CO	0.0003	290	180	\$2,640	\$2,772	\$0	\$2,630	(\$795,984)	0.00
361	UNITED STATES LIFE INS CO NY	0.0006	272	1	\$4,429	\$4,548	\$0	\$392	\$391	8.60
362	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0255	138	1,098	\$197,348	\$214,627	\$0	\$201,428	\$211,821	98.69
363	UNITED WORLD LIFE INSURANCE COMPANY	0.0000	363	1	\$36	\$36	\$0	\$0	\$0	0.00
364	UNIVERSAL GUARANTY LIFE INS CO	0.0007	269	29	\$5,333	\$5,333	\$0	\$12,784	\$12,784	239.71
365	UNUM LIFE INS CO OF AMERICA	0.5601	34	3,383	\$4,335,895	\$3,872,408	\$3	\$3,149,634	\$4,401,605	113.67
366	USAA LIFE INSURANCE COMPANY	0.0426	118	423	\$329,546	\$325,065	\$0	\$142,592	\$192,111	59.10
367	VALLEY FORGE LIFE INSURANCE COMPANY	0.0016	242	3,205	\$12,663	\$0	\$0	\$0	\$0	0.00
368	VALLEY NATIONAL INSURANCE COMPANY	0.0000	368	0	\$0	\$117,418	\$0	\$0	\$0	0.00
369	VETERANS LIFE INS CO	0.0065	193	619	\$50,690	\$50,293	\$0	\$14,615	\$15,471	30.76
370	VICTORY LIFE INSURANCE COMPANY	0.0000	368	10	\$0	\$92	\$0	\$0	\$0	0.00
371	VIRGINIA SURETY COMPANY INC	0.0001	333	0	\$415	\$423	\$0	\$35	(\$63)	0.00
372	VOYAGER LIFE INSURANCE COMPANY	0.0752	101	581	\$581,935	\$365,119	\$0	\$63,474	\$159,406	43.66
373	VULCAN LIFE INSURANCE COMPANY	0.0160	157	581	\$123,712	\$115,480	\$0	\$132,541	\$117,288	101.57
374	WABASH LIFE INSURANCE COMPANY	0.0241	139	1,508	\$186,647	\$193,257	\$0	\$132,308	\$148,959	77.08
375	WASHINGTON NATIONAL INSURANCE CO*	0.1839	66	35,975	\$1,423,828	\$1,453,727	\$0	\$442,206	\$438,790	30.18
376	WEST COAST LIFE INSURANCE COMPANY*	0.0001	321	2	\$822	\$840	\$0	\$0	\$0	0.00
377	WESTERN AND SOUTHERN LIFE INS CO	0.1157	84	8,039	\$895,563	\$886,655	\$0	\$663,060	\$821,488	92.65
378	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0001	314	5	\$1,161	\$1,235	\$0	\$0	(\$755)	0.00
379	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0045	208	74	\$34,832	\$28,779	\$0	\$13,752	\$28,521	99.10
380	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0051	200	104	\$39,429	\$39,409	\$1,984	\$9,083	\$12,744	32.34
381	WORKMENS BENEFIT FUND OF THE U S OF AM	0.0001	326	27	\$602	\$602	\$0	\$342	\$0	0.00
382	WORLD INSURANCE COMPANY	0.4220	38	1,657	\$3,266,687	\$3,301,086	\$0	\$2,428,110	\$2,120,953	64.25
TOTAL		100.000		1,612,341	\$774,060,214	\$770,555,264	\$402,598	\$491,697,256	\$515,671,292	66.92



**GROUP  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**



**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - SMALL EMPLOYER**

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OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY*	1.5845	15	1,937	\$4,524,366	\$3,893,009	\$0	\$4,460,596	\$4,550,064	116.88
2	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.3720	28	407	\$1,062,118	\$1,058,879	\$0	\$823,061	\$773,727	73.00
3	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0178	64	36	\$50,722	\$50,396	\$0	\$17,375	\$17,103	33.94
4	AMERICAN HERITAGE LIFE INSURANCE CO	0.0420	60	45	\$120,026	\$114,455	\$0	\$110,239	\$99,963	87.34
5	AMERICAN INSURANCE CO OF TEXAS*	0.0590	59	138	\$188,392	\$180,844	\$0	\$24,583	\$31,963	19.87
6	AMERICAN NATIONAL INSURANCE COMPANY*	0.0777	56	205	\$221,788	\$247,738	\$0	\$228,207	\$236,879	95.62
7	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0092	67	34	\$26,226	\$0	\$0	\$11,046	\$0	N/A
8	AMERICAN WESTERN LIFE INS CO	0.0000	73	0	\$0	\$0	\$0	\$95,270	\$99,970	N/A
9	ANTHEM HEALTH & LIFE INSURANCE COMPANY	2.5319	9	3,646	\$7,229,610	\$7,213,187	\$0	\$6,283,382	\$6,270,209	86.93
10	BANKERS UNITED LIFE ASSURANCE CO	0.3670	30	327	\$1,048,047	\$1,041,595	\$0	\$658,098	\$688,457	66.10
11	BENCHMARK INSURANCE COMPANY	0.2730	35	476	\$779,556	\$792,680	\$0	\$745,661	\$605,741	76.42
12	BENICORP INSURANCE COMPANY	0.0133	65	31	\$38,095	\$38,265	\$0	\$31,948	\$33,907	88.61
13	BEST LIFE ASSURANCE CO OF CALIFORNIA	0.2353	39	0	\$671,747	\$671,747	\$0	\$331,101	\$322,758	48.05
14	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	4.6856	7	16,011	\$13,379,390	\$13,274,568	\$0	\$8,550,283	\$10,435,533	78.61
15	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0706	58	134	\$201,655	\$200,538	\$0	\$181,092	\$192,256	95.87
16	CELTIC LIFE INSURANCE COMPANY THE	0.2408	37	178	\$687,574	\$676,312	\$0	\$948,089	\$1,046,645	154.76
17	CENTENNIAL LIFE INSURANCE COMPANY THE	0.8779	20	2,099	\$2,506,876	\$2,576,889	\$0	\$2,695,804	\$3,384,762	131.35
18	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.1627	44	92	\$464,630	\$631,304	\$0	\$372,378	\$379,822	60.16
19	CENTRAL RESERVE LIFE INSURANCE COMPANY	3.6428	8	5,503	\$10,401,718	\$10,401,718	\$0	\$6,114,985	\$6,114,985	58.79
20	CHUBB COLONIAL LIFE INSURANCE COMPANY	1.5280	16	2,055	\$4,363,226	\$4,254,976	\$0	\$4,660,457	\$4,615,952	108.48
21	CONTINENTAL CASUALTY COMPANY*	2.3409	11	168	\$6,684,189	\$6,681,752	\$0	\$2,765,222	\$3,939,611	58.96
22	CONTINENTAL LIFE AND ACCIDENT CO*	0.6132	23	1,260	\$1,751,096	\$1,745,152	\$0	\$1,072,431	\$995,098	57.02
23	COX HEALTH SYSTEMS INSURANCE COMPANY	0.3321	33	1,056	\$948,334	\$607,816	\$0	\$0	\$0	0.00
24	CUNA MUTUAL INSURANCE SOCIETY	0.3577	31	430	\$1,021,267	\$1,041,951	\$0	\$587,135	\$572,463	54.94
25	EMPLOYERS HEALTH INSURANCE COMPANY*	1.4841	17	2,663	\$4,237,750	\$4,280,430	\$0	\$2,914,763	\$2,667,276	62.31
26	EPIC LIFE INSURANCE COMPANY THE	0.3437	32	4,866	\$981,309	\$939,526	\$0	\$913,994	\$998,127	106.24
27	FEDERATED MUTUAL INSURANCE COMPANY	1.6288	14	2,110	\$4,650,947	\$4,650,947	\$0	\$4,195,395	\$4,489,190	96.52
28	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.0092	66	64	\$26,393	\$28,292	\$0	\$11,498	\$14,021	49.56
29	FORTIS BENEFITS INSURANCE COMPANY	7.1013	6	12,733	\$20,277,277	\$20,451,167	\$0	\$17,702,793	\$17,851,034	87.29
30	FRANKLIN LIFE INSURANCE COMPANY	0.1191	50	22	\$340,132	\$339,267	\$0	\$368,802	\$355,637	104.83
31	GENERAL AMERICAN LIFE INSURANCE CO	0.1247	49	327	\$356,026	\$353,375	\$0	\$313,811	\$331,929	93.93
32	GOLDEN RULE INSURANCE COMPANY	0.3786	27	600	\$1,081,057	\$1,082,518	\$0	\$764,014	\$774,502	71.56
33	GREAT WEST LIFE & ANNUITY INS CO*	0.1743	43	652	\$467,811	\$484,384	\$0	\$173,736	\$164,584	33.98
34	GUARDIAN LIFE INSURANCE CO OF AMERICA	2.0428	12	2,319	\$5,833,162	\$5,896,586	\$0	\$5,324,473	\$5,171,251	87.70
35	HEALTHY ALLIANCE LIFE INSURANCE CO	13.5264	1	41,520	\$38,623,857	\$38,184,929	\$0	\$26,075,995	\$26,861,857	70.35
36	HUMANA INSURANCE COMPANY	9.9134	3	22,646	\$28,307,011	\$28,908,697	\$0	\$30,172,945	\$31,859,592	110.21
37	JOHN ALDEN LIFE INSURANCE CO	9.1514	4	17,746	\$26,131,289	\$26,119,860	\$0	\$21,383,507	\$20,755,891	79.46
38	JOHN DEERE INSURANCE COMPANY	0.2357	38	445	\$673,101	\$701,392	\$0	\$563,601	\$442,677	63.11
39	LIFE INVESTORS INS CO OF AMERICA	0.1109	52	61	\$316,614	\$243,302	\$0	\$689,086	(\$1,930)	-0.01
40	LINCOLN NATIONAL LIFE INSURANCE CO*	0.1487	47	180	\$424,487	\$435,757	\$0	\$391,328	\$370,920	85.12
41	MEDICAL LIFE INSURANCE COMPANY	0.0034	69	1	\$9,688	\$9,688	\$0	\$705	\$705	7.28
42	METROPOLITAN LIFE INSURANCE COMPANY	0.6003	24	806	\$1,714,218	\$1,703,972	\$0	\$1,400,029	\$1,446,346	84.88
43	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0000	73	0	\$0	\$0	\$0	\$89	\$57	N/A
44	MIDWEST NATIONAL LIFE INS CO OF TN	0.0000	72	0	\$1	\$0	\$0	\$0	\$0	N/A
45	MISSOURI VALLEY LIFE AND HEALTH INS CO	1.6696	13	3,067	\$4,767,545	\$4,743,476	\$0	\$4,599,118	\$4,684,704	98.76
46	MONUMENTAL LIFE INSURANCE COMPANY	0.1999	40	1,290	\$570,943	\$586,436	\$0	\$326,891	\$345,229	58.87
47	MUTUAL OF OMAHA INSURANCE COMPANY	0.0000	73	0	\$0	\$0	\$0	\$141	\$185	N/A
48	NATIONAL FINANCIAL INSURANCE COMPANY	0.2579	36	339	\$736,299	\$742,647	\$0	\$211,737	\$294,732	39.59
49	NATIONAL FOUNDATION LIFE INS CO	0.2890	34	637	\$825,168	\$775,573	\$0	\$131,459	\$200,230	25.82
50	NATIONWIDE LIFE INSURANCE CO	0.1608	45	263	\$459,076	\$468,636	\$0	\$545,390	\$550,110	117.39
51	NEW YORK LIFE INSURANCE COMPANY	2.3471	10	5,834	\$6,701,880	\$6,716,478	\$0	\$5,078,427	\$6,354,772	94.61
52	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0000	73	0	\$0	\$0	\$0	\$0	(\$810)	N/A
53	PACIFIC MUTUAL LIFE INSURANCE CO	0.0055	68	11	\$15,613	\$15,787	\$0	\$9,693	\$10,838	68.65
54	PAN AMERICAN LIFE INSURANCE COMPANY	0.0764	57	90	\$218,049	\$209,373	\$0	\$122,829	\$112,821	53.89
55	PFL LIFE INSURANCE COMPANY	0.0219	63	1	\$62,523	\$49,101	\$0	\$318,408	\$155,068	315.81
56	PHOENIX HOME LIFE MUTUAL INS CO	0.0307	62	43	\$87,582	\$92,545	\$0	\$94,191	\$91,991	99.40
57	PIONEER LIFE INSURANCE COMPANY	0.3956	26	593	\$1,129,539	\$1,145,498	\$0	\$729,669	\$688,221	60.08
58	PM GROUP LIFE INS CO	0.1570	46	663	\$448,163	\$450,939	\$0	\$890,779	\$894,195	198.30
59	PRINCIPAL MUTUAL LIFE INS CO	12.0915	2	36,701	\$34,526,517	\$34,514,594	\$0	\$26,824,171	\$26,409,228	76.52
60	PRUDENTIAL INSURANCE CO OF AMERICA THE	1.4073	18	3,485	\$4,018,452	\$3,821,146	\$0	\$1,297,093	\$1,521,962	39.83
61	SECURITY LIFE INS CO OF AMERICA	0.0886	55	850	\$252,905	\$253,606	\$0	\$190,800	\$187,500	73.93
62	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.1175	51	93	\$335,623	\$386,610	\$0	\$232,383	\$290,136	75.05
63	STATE FARM MUTUAL AUTOMOBILE INS CO	0.1381	48	159	\$394,257	\$398,125	\$0	\$144,560	\$83,790	21.05
64	TIME INSURANCE COMPANY	0.8428	21	1,124	\$2,406,515	\$2,410,715	\$0	\$1,989,247	\$1,780,734	73.87
65	TMG LIFE INSURANCE COMPANY	0.7743	22	782	\$2,211,045	\$2,216,290	\$0	\$1,421,874	\$1,265,470	57.10
66	TRANSPORTATION INSURANCE COMPANY	0.0000	71	0	\$104	\$116	\$0	\$0	\$0	0.00
67	TRAVELERS INSURANCE COMPANY THE	0.1916	41	1,048	\$547,165	\$555,917	\$0	\$777,901	\$614,456	110.53
68	TRUSTMARK INSURANCE CO (MUTUAL)	1.2353	19	1,989	\$3,527,322	\$3,575,849	\$0	\$3,275,223	\$3,145,622	87.97
69	UNION BENEFIT LIFE INS CO	0.0001	70	0	\$155	\$155	\$0	\$0	\$49	31.61
70	UNITED HEALTHCARE INSURANCE COMPANY	0.3719	29	3,979	\$1,061,972	\$742,609	\$0	\$309,262	\$407,397	54.86
71	UNITED OF OMAHA LIFE INS CO	0.5291	25	1,365	\$1,510,852	\$1,479,809	\$0	\$1,478,761	\$1,380,348	93.28
72	UNITED STATES LIFE INS CO NY	0.1002	54	442	\$286,249	\$286,404	\$0	\$180,220	\$196,106	68.47
73	UNITED WISCONSIN LIFE INSURANCE COMPANY	8.6407	5	15,116	\$24,673,080	\$24,467,060	\$0	\$18,197,778	\$17,841,994	72.92
74	UNITED WORLD LIFE INSURANCE COMPANY	0.1097	53	252	\$313,384	\$311,219	\$0	\$423,467	\$464,108	149.13
75	UNUM LIFE INS CO OF AMERICA	0.0000	73	2	\$0	\$0	\$0	\$42	\$53	N/A
76	WASHINGTON NATIONAL INSURANCE CO*	0.0338	61	187	\$96,626	\$95,408	\$0	\$66,688	\$66,527	69.73
77	WOODMEN ACCIDENT AND LIFE COMPANY*	0.1844	42	310	\$526,624	\$521,272	\$0	\$376,697	\$368,013	70.80
TOTAL		100.000		226,744	\$285,543,995	\$284,224,253	\$0	\$225,373,684	\$230,367,413	81.05

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - LARGE EMPLOYER**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY*	2.2428	10	18,671	\$17,949,178	\$15,111,184	\$0	\$16,596,237	\$16,929,114	112.03
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0247	60	116	\$188,004	\$203,282	\$0	\$342,576	\$363,384	178.76
3	AMERICAN AUTOMOBILE INSURANCE CO	0.0409	53	0	\$327,397	\$327,397	\$0	\$0	\$56,778	17.34
4	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0146	66	99	\$116,747	\$116,501	\$0	\$34,016	\$31,977	27.45
5	AMERICAN FAMILY MUTUAL INS CO	0.1788	36	675	\$1,430,912	\$1,430,912	\$0	\$1,693,824	\$1,465,148	102.39
6	AMERICAN HERITAGE LIFE INSURANCE CO	0.0003	85	13	\$2,790	\$2,661	\$0	\$2,563	\$2,324	87.34
7	AMERICAN NATIONAL INSURANCE COMPANY*	0.0536	51	678	\$429,040	\$479,650	\$0	\$868,367	\$901,796	188.01
8	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.3068	30	1,215	\$2,455,682	\$2,461,425	\$919	\$2,251,717	\$2,250,850	91.44
9	ANTHEM LIFE INS CO OF INDIANA	0.0014	79	315	\$10,833	\$10,913	\$0	\$0	\$0	0.00
10	ANTHEM LIFE INSURANCE COMPANY	0.2998	32	15,258	\$2,399,100	\$2,472,247	\$0	\$1,814,597	\$1,644,361	66.51
11	BCS LIFE INSURANCE COMPANY	0.0313	56	1,461	\$250,093	\$266,709	\$0	\$106,481	\$89,471	33.55
12	BENCHMARK INSURANCE COMPANY	0.7611	23	3,649	\$6,091,224	\$6,193,769	\$0	\$5,826,379	\$4,733,079	76.42
13	BENICORP INSURANCE COMPANY	0.0235	61	363	\$187,990	\$188,825	\$0	\$141,680	\$150,369	79.63
14	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	19.5410	2	83,845	\$156,385,695	\$155,160,474	\$0	\$122,769,000	\$128,915,614	83.09
15	BLUE CROSS & BLUE SHIELD OF MO	1.0941	17	173,972	\$8,755,651	\$8,960,613	\$0	\$5,504,595	\$5,380,559	60.05
16	CENTENNIAL LIFE INSURANCE COMPANY THE	0.0052	73	20	\$41,370	\$42,039	\$0	\$67,174	\$65,896	156.75
17	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.1078	46	170	\$862,883	\$658,056	\$0	\$756,039	\$705,385	107.19
18	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0833	47	453	\$666,286	\$667,228	\$0	\$1,351,877	\$814,140	137.01
19	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.2820	33	1,332	\$2,256,747	\$2,299,255	\$0	\$2,405,742	\$2,382,767	103.63
20	CONNECTICUT GENERAL LIFE INS CO	3.2938	7	17,421	\$26,360,220	\$25,674,176	\$0	\$19,118,033	\$18,884,656	73.56
21	CONNECTICUT NATIONAL LIFE INS CO*	0.0006	83	7	\$4,890	\$4,890	\$0	\$0	\$0	0.00
22	CONTINENTAL ASSURANCE COMPANY	3.7835	6	15,807	\$30,279,527	\$35,322,392	\$0	\$8,717,336	\$24,965,113	70.68
23	COUNTRY LIFE INSURANCE COMPANY	0.0260	59	133	\$208,397	\$207,171	\$0	\$58,259	\$54,014	26.07
24	COVENTRY HEALTH AND LIFE INSURANCE CO	0.1173	43	31,187	\$939,053	\$939,053	\$0	\$400,295	\$398,754	42.46
25	COX HEALTH SYSTEMS INSURANCE COMPANY	1.0131	18	8,826	\$8,108,001	\$8,436,274	\$0	\$6,885,893	\$7,613,497	90.25
26	CUNA MUTUAL INSURANCE SOCIETY	0.1153	44	452	\$922,405	\$941,450	\$0	\$672,812	\$659,056	70.00
27	EMPLOYERS HEALTH INSURANCE COMPANY*	0.1734	37	1,435	\$1,387,544	\$1,325,848	\$0	\$1,203,772	\$1,592,177	120.09
28	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.3476	29	2,011	\$2,782,181	\$2,825,523	\$0	\$2,518,596	\$2,334,743	82.63
29	EMPLOYERS REASSURANCE CORPORATION	0.0082	70	212	\$65,373	\$0	\$0	\$42,478	N/A	N/A
30	EPIC LIFE INSURANCE COMPANY THE	0.1396	39	5,919	\$1,117,504	\$1,082,979	\$0	\$670,093	\$731,776	67.57
31	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.0000	88	0	(\$53,225)	(\$53,225)	\$0	(\$617,360)	(\$554,495)	10.42
32	ERC LIFE REINSURANCE CORPORATION	0.0147	65	5,412	\$117,677	\$117,677	\$0	\$0	\$0	0.00
33	FEDERATED MUTUAL INSURANCE COMPANY	0.0027	77	48	\$21,722	\$21,722	\$0	(\$350)	(\$1,493)	-0.07
34	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.7834	22	8,821	\$6,269,786	\$6,721,237	\$0	\$2,731,494	\$3,330,736	49.56
35	FORTIS BENEFITS INSURANCE COMPANY	0.8656	19	4,645	\$6,927,479	\$6,986,806	\$0	\$6,152,932	\$6,204,456	88.80
36	GENERAL AMERICAN LIFE INSURANCE CO	1.9598	12	17,847	\$15,684,337	\$15,567,552	\$50,739	\$15,022,783	\$15,900,280	102.14
37	GREAT AMERICAN RESERVE INS CO	0.0023	78	0	\$18,745	\$19,019	\$0	\$24,653	\$22,409	117.82
38	GUARANTEE LIFE INSURANCE COMPANY	0.0013	80	388	\$10,082	\$9,679	\$0	\$1,963	\$1,805	18.65
39	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.7845	13	11,117	\$14,281,190	\$14,436,469	\$0	\$14,843,987	\$14,416,822	99.86
40	HEALTHY ALLIANCE LIFE INSURANCE CO	29.1803	1	185,041	\$233,528,645	\$231,843,197	\$0	\$200,383,964	\$206,423,008	89.04
41	HORACE MANN LIFE INSURANCE COMPANY	0.1328	40	485	\$1,062,797	\$1,020,925	\$0	\$1,017,758	\$956,500	93.69
42	HUMANA INSURANCE COMPANY	4.9063	3	31,413	\$39,264,931	\$40,099,535	\$0	\$41,853,188	\$44,192,751	110.21
43	INSURANCE COMPANY OF NORTH AMERICA	0.0760	50	0	\$608,488	\$619,033	\$0	\$1,139,533	\$1,254,876	202.72
44	JEFFERSON PILOT LIFE INS CO	0.0478	52	862	\$382,218	\$390,050	\$0	\$525,805	\$210,100	53.86
45	JOHN ALDEN LIFE INSURANCE CO	0.1960	35	1,156	\$1,568,200	\$1,567,530	\$0	\$1,349,137	\$1,309,539	83.54
46	JOHN DEERE INSURANCE COMPANY	0.0364	54	216	\$291,302	\$303,574	\$0	\$321,051	\$252,168	83.07
47	JOHN HANCOCK MUTUAL LIFE INS CO	0.1101	45	1,965	\$881,288	\$923,327	\$7,389	\$666,692	\$670,468	72.61
48	LAFAYETTE LIFE INSURANCE CO THE	0.0320	55	4	\$255,854	\$247,561	\$0	\$340,721	\$328,023	132.91
49	LIBERTY MUTUAL INSURANCE COMPANY	0.0001	86	1	\$713	\$713	\$0	\$0	(\$5,184)	-7.27
50	LIFE INSURANCE CO OF NORTH AMERICA	0.0304	57	415	\$243,169	\$243,169	\$0	\$383,442	\$418,193	171.98
51	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0038	76	4,290	\$30,260	\$29,787	\$0	\$1,092	\$1,089	3.66
52	MASSACHUSETTS MUTUAL LIFE INS CO	0.4511	26	2,288	\$3,609,843	\$2,517,480	\$0	\$5,730,638	\$6,389,140	253.79
53	METROPOLITAN LIFE INSURANCE COMPANY	2.6869	9	150,494	\$21,503,159	\$15,968,345	\$0	\$6,318,136	\$7,256,314	45.44
54	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0115	68	1,134	\$92,419	\$94,739	\$0	\$281,731	\$275,451	290.75
55	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.6402	24	3,296	\$5,123,627	\$5,097,760	\$0	\$4,942,620	\$5,034,598	98.76
56	MUTUAL OF OMAHA INSURANCE COMPANY	0.0042	75	12	\$33,442	\$30,029	\$0	\$172,723	\$168,275	560.37
57	NATIONWIDE LIFE INSURANCE CO	0.3000	31	1,335	\$2,400,612	\$2,179,424	\$0	\$1,767,945	\$1,986,356	91.14
58	NEW YORK LIFE INSURANCE COMPANY	2.1590	11	24,088	\$17,278,119	\$17,326,589	\$139,547	\$14,206,110	\$19,703,382	113.72
59	OXFORD LIFE INSURANCE COMPANY	0.0005	84	4	\$4,363	\$4,735	\$0	\$272	\$356	7.52
60	PAN AMERICAN LIFE INSURANCE COMPANY	0.1312	41	5,663	\$1,050,365	\$1,043,981	\$0	\$621,283	\$659,569	63.18
61	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0000	87	2	\$316	\$313	\$0	\$11,348	\$8,695	2777.96
62	PHOENIX AMERICAN LIFE INS CO	0.0081	71	18	\$85,165	\$85,290	\$0	\$172,898	\$170,465	261.09
63	PHOENIX HOME LIFE MUTUAL INS CO	0.0142	67	65	\$113,359	\$119,783	\$0	\$309,162	\$301,938	252.07
64	PM GROUP LIFE INS CO	0.0218	63	113	\$174,471	\$175,552	\$0	\$346,782	\$348,112	198.30
65	PRINCIPAL MUTUAL LIFE INS CO	1.5177	14	16,006	\$12,145,964	\$12,133,095	\$163,340	\$9,670,708	\$9,537,209	78.60
66	PROVIDENT LIFE AND ACCIDENT INS CO	0.2412	34	356	\$1,929,966	\$1,886,893	\$0	\$1,572,351	\$1,695,106	89.84
67	PROVIDENT LIFE AND CASUALTY INS CO	0.0011	81	360	\$8,552	\$7,899	\$0	\$6,719	\$9,499	120.41
68	PRUDENTIAL INSURANCE CO OF AMERICA THE	4.8151	4	3,594	\$38,534,665	\$35,923,327	\$457,993	\$37,117,600	\$65,843,745	183.29
69	RELIASTAR LIFE INSURANCE COMPANY	0.0775	48	448	\$620,606	\$590,279	\$0	\$677,699	\$651,067	110.30
70	SAFECO LIFE INSURANCE COMPANY*	0.0264	58	87	\$211,496	\$211,038	\$0	\$363,653	\$327,108	155.00
71	SHELTER LIFE INSURANCE CO	0.6355	25	3,315	\$5,085,668	\$5,087,932	\$0	\$4,343,133	\$4,361,928	85.73
72	SIERRA HEALTH & LIFE INS CO INC	0.1218	42	733	\$974,558	\$973,286	\$0	\$300,996	\$558,988	57.43
73	STATE FARM MUTUAL AUTOMOBILE INS CO	1.1043	16	4,940	\$8,837,571	\$8,837,571	\$0	\$7,145,562	\$7,077,025	80.08
74	TIME INSURANCE COMPANY	0.0044	74	0	\$35,122	\$35,462	\$0	\$39,829	\$35,109	99.00
75	TRAVELERS INSURANCE COMPANY THE	1.3680	15	8,314	\$10,948,222	\$11,128,279	\$0	\$10,434,918	\$5,300,923	47.63
76	TRUSTMARK INSURANCE CO (MUTUAL)	0.8363	21	7,409	\$6,693,053	\$6,700,665	\$0	\$5,163,167	\$5,367,014	80.10
77	UNCARE LIFE & HEALTH INSURANCE COMPANY	0.0163	64	1,310	\$130,116	\$174,251	\$0	\$4,966	\$36,068	20.70
78	UNION LABOR LIFE INSURANCE COMPANY	0.1409	38	26,193	\$1,127,894	\$1,160,953	\$40,129	\$1,298,184	\$1,285,457	110.72
79	UNITED AMERICAN INSURANCE COMPANY	0.0222	62	277	\$177,574	\$145,131	\$0	\$103,665	\$132,343	91.19

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - LARGE EMPLOYER**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	UNITED HEALTH AND LIFE INSURANCE CO	3.9335	5	110,559	\$31,479,738	\$35,423,009	\$0	\$21,324,866	\$26,116,499	73.73
81	UNITED HEALTHCARE INSURANCE COMPANY	2.7644	8	24,824	\$22,123,297	\$15,457,342	\$0	\$16,629,326	\$21,876,443	141.53
82	UNITED OF OMAHA LIFE INS CO	0.8611	20	3,039	\$6,891,300	\$6,654,849	\$0	\$5,878,545	\$5,232,258	78.62
83	UNITED STATES LIFE INS CO NY	0.0074	72	28	\$59,488	\$59,519	\$0	\$37,453	\$40,755	68.47
84	UNITED WISCONSIN LIFE INSURANCE COMPANY	0.3700	27	1,814	\$2,960,770	\$2,936,047	\$0	\$2,183,733	\$2,141,039	72.92
85	UNITED WORLD LIFE INSURANCE COMPANY	0.0083	69	0	\$66,462	\$66,004	\$0	\$44,276	\$48,525	73.52
86	WASHINGTON NATIONAL INSURANCE CO*	0.3485	28	2,758	\$2,789,212	\$2,754,050	\$0	\$2,417,288	\$2,411,457	87.56
87	WESTERN AND SOUTHERN LIFE INS CO	0.0009	82	380	\$7,030	\$7,030	\$0	\$668,330	\$668,330	9506.83
88	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0774	49	468	\$619,596	\$613,300	\$0	\$392,381	\$383,335	62.50
TOTAL		100.000		1,065,565	\$800,295,565	\$788,519,454	\$860,056	\$651,348,712	\$723,032,208	91.69

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - ASSOCIATION**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACADEMY LIFE INSURANCE CO*	0.2204	35	228	\$171,989	\$170,032	\$0	\$108,467	\$108,380	63.74
2	AETNA LIFE INSURANCE COMPANY*	0.0000	62	258	\$0	\$0	\$0	\$0	\$0	N/A
3	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.7250	25	1,685	\$565,823	\$580,906	\$0	\$483,719	\$513,100	88.33
4	AMERICAN FIDELITY ASSURANCE COMPANY	0.3058	33	108	\$238,705	\$249,609	\$0	\$151,666	\$230,107	92.19
5	AMERICAN LIFE & HEALTH INS CO	0.4563	30	162	\$356,116	\$377,675	\$0	\$111,799	\$248,306	65.75
6	AMERICAN NATIONAL LIFE INS OF TX	1.4559	18	1,587	\$1,136,334	\$1,139,221	\$0	\$380,491	\$369,746	32.46
7	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0417	48	9	\$32,583	\$32,583	\$0	\$9,463	\$10,471	32.14
8	BANKERS MULTIPLE LINE INSURANCE CO	0.2187	36	30	\$170,707	\$173,838	\$0	\$262,727	\$208,958	120.20
9	BCS INSURANCE COMPANY	0.1538	39	331,407	\$120,016	\$120,163	\$0	\$0	\$21,639	18.01
10	BENCHMARK INSURANCE COMPANY	5.0071	7	2,990	\$3,907,932	\$3,907,932	\$0	\$2,675,767	\$2,926,268	74.88
11	BENEFICIAL STANDARD LIFE INS CO*	0.3769	31	3,577	\$294,169	\$305,821	\$0	\$164,740	\$148,280	48.49
12	CAMBRIDGE LIFE INSURANCE COMPANY	0.0957	44	42	\$74,677	\$94,884	\$0	\$25,971	\$21,967	23.15
13	CELTIC LIFE INSURANCE COMPANY THE	0.5422	29	223	\$423,192	\$418,328	\$0	\$136,919	\$209,678	50.12
14	CENTENNIAL LIFE INSURANCE COMPANY THE	1.7789	13	1,628	\$1,388,415	\$1,381,688	\$0	\$418,694	\$483,176	34.97
15	EPIC LIFE INSURANCE COMPANY THE	0.0089	55	0	\$6,939	\$8,101	\$0	\$10,821	\$7,617	94.03
16	FEDERAL HOME LIFE INSURANCE COMPANY*	0.1892	37	1	\$147,681	\$186,446	\$0	\$185,050	\$207,233	111.15
17	FEDERATED MUTUAL INSURANCE COMPANY	0.0000	62	2	(\$916,430)	(\$441,430)	\$0	\$304,988	\$158,605	-0.36
18	FIDELITY SECURITY LIFE INSURANCE CO*	0.1873	38	124	\$146,146	\$145,120	\$0	\$36,960	\$96,075	66.20
19	GENERAL AMERICAN LIFE INSURANCE CO	6.2984	5	580	\$4,915,760	\$4,870,157	\$0	\$3,462,748	\$3,665,011	75.12
20	GOLDEN RULE INSURANCE COMPANY	8.4068	3	3,946	\$6,561,336	\$6,535,035	\$0	\$4,592,784	\$4,624,632	70.77
21	GREAT AMERICAN RESERVE INS CO	0.0035	58	0	\$2,727	\$2,767	\$0	\$3,587	\$3,260	117.82
22	GUARANTEE TRUST LIFE INSURANCE CO*	0.1067	42	188	\$83,267	\$96,386	\$0	\$25,265	\$46,083	47.81
23	HARTFORD LIFE AND ACCIDENT INS CO*	0.1090	41	103	\$85,099	\$90,905	\$0	\$62,703	\$56,838	62.52
24	HARTFORD LIFE INSURANCE COMPANY	0.9020	23	1,672	\$703,976	\$529,096	\$0	\$637,104	\$441,465	83.44
25	HARVEST LIFE INSURANCE COMPANY THE	0.8849	24	218	\$690,666	\$719,902	\$0	\$733,873	\$463,142	64.33
26	HEALTHY ALLIANCE LIFE INSURANCE CO	17.3693	1	13,451	\$13,556,292	\$13,402,235	\$0	\$10,055,400	\$10,358,435	77.29
27	J C PENNEY LIFE INSURANCE COMPANY	0.2582	34	1,689	\$201,526	\$199,169	\$0	\$91,500	\$117,831	59.16
28	JOHN ALDEN LIFE INSURANCE CO	2.2162	11	1,253	\$1,729,704	\$1,728,962	\$0	\$1,185,780	\$1,150,977	66.57
29	JOHN HANCOCK MUTUAL LIFE INS CO	1.7056	14	429	\$1,331,180	\$1,394,637	\$21,384	\$1,181,642	\$1,188,342	85.21
30	LIBERTY LIFE ASSUR CO OF BOSTON	0.0296	51	751	\$23,072	\$23,072	\$0	\$37,354	\$37,354	161.90
31	LIBERTY MUTUAL INSURANCE COMPANY	0.0000	62	0	\$0	\$0	\$0	\$0	(\$4,926)	N/A
32	LIFE INSURANCE CO OF NORTH AMERICA	0.0361	50	26	\$28,185	\$28,185	\$0	\$156,217	\$120,550	427.71
33	LIFE INVESTORS INS CO OF AMERICA	0.9852	21	271	\$768,930	\$775,535	\$0	\$735,727	\$661,987	85.36
34	LINCOLN NATIONAL LIFE INSURANCE CO*	0.5525	28	105	\$431,204	\$461,326	\$0	\$172,076	\$195,292	42.33
35	MASSACHUSETTS MUTUAL LIFE INS CO	0.6053	27	243	\$472,419	\$472,419	\$0	\$384,303	\$384,303	81.35
36	MEGA LIFE AND HEALTH INS CO THE	1.1425	20	607	\$891,667	\$888,610	\$0	\$183,758	\$401,634	45.20
37	MIDAMERICA LIFE INSURANCE COMPANY	0.0196	53	0	\$15,312	\$15,312	\$0	\$1,387	\$1,111	7.26
38	MIDWEST NATIONAL LIFE INS CO OF TN	2.1690	12	813	\$1,692,815	\$1,557,029	\$0	\$388,228	\$827,246	53.13
39	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0749	46	5,405	\$58,436	\$53,779	\$0	\$24,067	\$20,482	38.09
40	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0002	60	20	\$188	\$188	\$0	\$0	\$0	0.00
41	MUTUAL LIFE INSURANCE CO OF NY*	0.0066	56	7	\$5,148	\$5,167	\$0	\$0	\$0	0.00
42	MUTUAL OF OMAHA INSURANCE COMPANY	0.0628	47	58	\$48,975	\$53,920	\$0	\$80,525	\$81,597	151.33
43	MUTUAL PROTECTIVE INS CO	0.0182	54	2	\$12,660	\$12,844	\$0	\$3,072	\$632	6.48
44	NATIONAL CASUALTY COMPANY*	0.9495	22	346	\$741,095	\$773,240	\$0	\$1,199,278	\$1,228,550	158.88
45	NATIONAL GROUP LIFE INSURANCE COMPANY*	4.9706	8	1,664	\$3,879,398	\$3,886,394	\$0	\$2,464,873	\$2,337,175	60.14
46	NATIONAL HEALTH INS CO	1.2135	19	735	\$947,089	\$949,148	\$0	\$695,779	\$739,811	77.94
47	NEW YORK LIFE INSURANCE COMPANY	2.5328	10	2,469	\$1,976,797	\$2,414,234	\$0	\$1,632,093	\$2,049,583	84.90
48	PFL LIFE INSURANCE COMPANY	3.7783	9	2,102	\$2,948,865	\$2,964,054	\$0	\$3,409,292	\$3,319,527	111.99
49	PHF LIFE INSURANCE COMPANY	0.0000	62	0	\$0	\$0	\$0	\$25,348	\$104,204	N/A
50	PM GROUP LIFE INS CO	0.6407	26	311	\$500,082	\$503,179	\$0	\$993,973	\$997,785	198.30
51	PRIMERICA LIFE INSURANCE COMPANY	0.0291	52	10	\$22,678	\$23,235	\$0	\$35	\$1,683	7.24
52	PRINCIPAL MUTUAL LIFE INS CO	11.7715	2	6,970	\$9,187,411	\$9,191,479	\$0	\$8,969,574	\$8,830,824	96.08
53	PROVIDENT INDEMNITY LIFE INS CO	0.3094	32	148	\$241,505	\$241,287	\$0	\$144,767	\$168,604	69.88
54	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0912	45	304	\$71,217	\$73,553	\$0	\$98,625	\$53,018	72.08
55	PRUDENTIAL INSURANCE CO OF AMERICA THE	8.2796	4	4	\$6,462,043	\$185,894	\$940	\$5,306,631	\$958,561	515.65
56	REPUBLIC VANGUARD LIFE INSURANCE CO	0.1146	40	0	\$89,427	\$163,203	\$0	\$151,195	\$81,672	50.04
57	RESERVE NATIONAL INSURANCE COMPANY	5.9273	6	4,410	\$4,626,112	\$4,853,415	\$0	\$3,108,974	\$2,964,691	61.08
58	SECURITY GENERAL LIFE INSURANCE CO	0.0011	59	1	\$828	\$828	\$0	\$46	\$46	5.56
59	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0367	49	8	\$28,625	\$32,974	\$0	\$70,199	\$87,645	265.80
60	TRANSPORT LIFE INSURANCE COMPANY	0.1006	43	17	\$78,541	\$77,986	\$0	\$55,456	(\$229,820)	-2.95
61	TRAVELERS INSURANCE COMPANY THE	1.5694	16	996	\$1,224,871	\$1,239,646	\$0	\$1,104,928	\$3,808,714	307.24
62	UNITED BENEFIT LIFE INSURANCE COMPANY	1.5768	15	2,328	\$1,230,556	\$1,221,705	\$0	\$796,891	\$992,397	81.23
63	UNITED INSURANCE COMPANY OF AMERICA	0.0001	61	23	\$50	\$51	\$0	\$24,286	\$24,286	47619.61
64	UNITED OF OMAHA LIFE INS CO	0.0000	62	0	\$0	\$0	\$0	\$51	\$51	N/A
65	UNITED STATES LIFE INS CO NY	1.5516	17	2,213	\$1,211,009	\$1,211,656	\$0	\$762,440	\$829,652	68.47
66	VULCAN LIFE INSURANCE COMPANY	0.0049	57	534	\$3,804	\$3,804	\$0	\$2,575	\$181	4.76
TOTAL		100.000		401,491	\$78,047,641	\$72,787,419	\$22,324	\$60,774,651	\$60,161,924	82.65

**1996 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - DISCRETIONARY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN REPUBLIC INSURANCE COMPANY	0.4840	9	0	\$96,096	\$126,450	\$0	\$27,792	\$70,554	55.80
2	BANKERS LIFE AND CASUALTY COMPANY	5.7122	5	582	\$1,134,212	\$1,116,307	\$0	\$421,633	\$420,537	37.67
3	BUSINESS MENS ASSURANCE CO OF AMERICA	0.5843	8	0	\$116,019	\$99,522	\$0	\$158,545	(\$2,637,827)	-26.50
4	CENTENNIAL LIFE INSURANCE COMPANY THE	0.0896	11	10	\$17,781	\$18,215	\$0	\$21,599	\$20,258	111.22
5	FORTIS BENEFITS INSURANCE COMPANY	15.6439	3	2,575	\$3,106,219	\$3,132,857	\$0	\$2,061,716	\$2,078,980	66.36
6	GREAT WEST LIFE ASSURANCE COMPANY*	0.0230	14	17	\$4,558	\$13,427	\$0	\$10,002	\$5,938	44.22
7	LINCOLN NATIONAL LIFE INSURANCE CO*	1.4850	6	10	\$294,857	\$315,454	\$0	\$134,502	\$152,649	48.39
8	MARKEL INSURANCE COMPANY	0.0831	12	8,716	\$18,500	\$19,486	\$0	\$2,970	\$3,427	17.59
9	MEGA LIFE AND HEALTH INS CO THE	0.0083	16	4	\$1,655	\$1,723	\$0	\$229	\$227	13.17
10	MIDWEST NATIONAL LIFE INS CO OF TN	0.0207	15	10	\$4,107	\$4,047	\$0	\$0	\$0	0.00
11	MUTUAL OF OMAHA INSURANCE COMPANY	9.8299	4	1,746	\$1,951,799	\$1,968,762	\$0	\$1,687,635	\$1,325,797	67.34
12	PHYSICIANS MUTUAL INSURANCE COMPANY	0.1023	10	28	\$20,307	\$21,713	\$0	\$0	\$0	0.00
13	PRINCIPAL MUTUAL LIFE INS CO	34.2308	1	3,846	\$6,796,805	\$6,796,852	\$0	\$4,837,626	\$4,762,793	70.08
14	TRUSTMARK INSURANCE CO (MUTUAL)	1.2797	7	257	\$254,087	\$259,050	\$0	\$133,584	\$139,482	53.84
15	TRUSTMARK LIFE INSURANCE COMPANY	0.0289	13	4	\$5,737	\$5,750	\$0	\$39	\$40	0.70
16	WASHINGTON NATIONAL INSURANCE CO*	30.3945	2	3,503	\$6,035,079	\$6,053,992	\$0	\$3,462,415	\$3,399,180	56.15
TOTAL		100.000		21,308	\$19,855,818	\$19,953,407	\$0	\$12,960,287	\$9,742,035	48.82

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - FEDERAL EMPLOYEES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED'S	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	30.3661	2	28,915	\$52,087,970	\$55,691,665	\$0	\$51,074,065	\$51,932,436	93.25
2	BLUE CROSS & BLUE SHIELD OF MO	35.2087	1	49,464	\$60,394,522	\$62,167,564	\$0	\$56,258,338	\$54,990,662	88.46
3	CONTINENTAL ASSURANCE COMPANY	29.5911	3	14,419	\$50,758,535	\$50,758,535	\$0	\$62,886,955	\$48,053,281	94.67
4	MUTUAL OF OMAHA INSURANCE COMPANY	4.8340	4	5,816	\$8,291,984	\$9,050,980	\$0	\$6,954,460	\$6,901,845	76.26
TOTAL		100.000		98,614	\$171,533,011	\$177,668,744	\$0	\$177,173,818	\$161,878,224	91.11

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICARE SUPPLEMENT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACADEMY LIFE INSURANCE CO*	0.0287	16	35	\$29,720	\$30,661	\$0	\$23,802	\$25,236	82.31
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.8177	5	1,203	\$847,786	\$852,240	\$0	\$640,219	\$644,384	75.61
3	ANTHEM LIFE INSURANCE COMPANY	0.0933	14	114	\$96,730	\$93,571	\$0	\$84,178	\$88,013	94.06
4	BANKERS MULTIPLE LINE INSURANCE CO	0.0053	23	6	\$5,503	\$5,604	\$0	\$2,307	\$1,835	32.74
5	COLONIAL PENN FRANKLIN INSURANCE CO	0.1516	13	146	\$157,153	\$161,668	\$0	\$108,038	\$102,179	63.20
6	COMBINED INSURANCE CO OF AMERICA	0.1925	12	132	\$199,580	\$202,438	\$0	\$138,659	\$149,157	73.68
7	CUNA MUTUAL INSURANCE SOCIETY	0.0093	22	11	\$9,671	\$9,868	\$0	\$3,783	\$4,330	43.88
8	GUARANTEE TRUST LIFE INSURANCE CO*	0.0044	24	0	\$4,570	\$4,570	\$0	\$2,811	\$2,811	61.51
9	HARTFORD LIFE AND ACCIDENT INS CO*	0.0027	26	4	\$2,783	\$2,783	\$0	\$368	\$368	13.22
10	HARTFORD LIFE INSURANCE COMPANY	1.2402	3	2,150	\$1,285,802	\$1,524,935	\$0	\$1,293,732	\$1,436,523	94.20
11	LIFE INVESTORS INS CO OF AMERICA	0.0125	20	36	\$12,909	\$11,298	\$0	\$12,817	\$17,739	157.01
12	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0031	25	9	\$3,264	\$3,492	\$0	\$6,157	\$6,988	200.11
13	LONDON LIFE REINSURANCE COMPANY	0.0009	30	1	\$958	\$935	\$0	\$1,252	(\$27,086)	-28.97
14	MONTGOMERY WARD LIFE INSURANCE CO	0.0921	15	67	\$95,482	\$97,830	\$0	\$68,299	\$69,497	71.04
15	MONUMENTAL LIFE INSURANCE COMPANY	0.5781	7	448	\$599,357	\$593,176	\$0	\$470,326	\$407,033	68.62
16	MUTUAL OF OMAHA INSURANCE COMPANY	0.4634	9	396	\$480,441	\$491,023	\$0	\$325,631	\$270,565	55.10
17	NATIONAL BENEFIT LIFE INSURANCE CO	0.0163	19	29	\$16,888	\$17,160	\$0	\$17,754	\$19,462	113.41
18	NORTH AMERICAN INSURANCE COMPANY	0.0002	32	2	\$214	\$214	\$0	\$0	\$164	76.64
19	PIONEER LIFE INSURANCE COMPANY	0.0023	27	3	\$2,379	\$2,412	\$0	\$173	\$163	6.76
20	PRINCIPAL MUTUAL LIFE INS CO	1.5254	2	1,264	\$1,581,495	\$1,581,495	\$0	\$1,182,336	\$1,147,948	72.59
21	PROVIDENT LIFE AND ACCIDENT INS CO	0.4713	8	315	\$488,587	\$473,427	\$0	\$287,988	\$339,090	71.62
22	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.7971	6	544	\$826,435	\$831,830	\$0	\$600,288	\$607,235	73.00
23	PRUDENTIAL INSURANCE CO OF AMERICA THE	91.9871	1	83,299	\$95,346,159	\$95,346,159	\$0	\$81,527,247	\$81,626,415	85.61
24	PYRAMD LIFE INSURANCE COMPANY	0.0007	31	1	\$716	\$715	\$0	\$103	\$70	9.79
25	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0021	28	0	\$2,203	\$1,494	\$0	\$0	\$0	0.00
26	UNION FIDELITY LIFE INSURANCE CO	0.9943	4	840	\$1,030,840	\$718,348	\$0	\$937,577	\$665,859	92.69
27	UNION LABOR LIFE INSURANCE COMPANY	0.2095	11	185	\$217,234	\$220,094	\$0	\$166,503	\$163,519	74.30
28	UNITED AMERICAN INSURANCE COMPANY	0.0178	18	27	\$18,485	\$18,620	\$0	\$8,775	\$7,134	38.31
29	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0245	17	23	\$25,446	\$25,599	\$0	\$21,059	\$11,082	43.29
30	USAA LIFE INSURANCE COMPANY	0.2648	10	349	\$274,549	\$274,166	\$0	\$232,198	\$204,130	74.45
31	VETERANS LIFE INS CO	0.0011	29	1	\$1,131	\$1,126	\$0	\$849	(\$824)	-0.73
32	WORLD INSURANCE COMPANY	0.0093	21	8	\$9,678	\$9,913	\$0	\$20,724	\$21,877	220.89
TOTAL		100.000		91,648	\$103,674,148	\$103,608,864	\$0	\$88,185,953	\$88,012,896	84.95

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CARE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY*	0.0000	30	305	\$0	\$0	\$0	\$0	\$0	N/A
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0366	25	14	\$5,124	\$5,261	\$0	\$4,438	\$4,708	89.49
3	ALLSTATE LIFE INSURANCE COMPANY	1.1576	14	125	\$162,266	\$163,443	\$0	\$27,610	\$26,002	15.91
4	AMERICAN HEALTH & LIFE INSURANCE CO	0.0044	29	1	\$622	\$624	\$0	\$0	(\$708)	-1.13
5	AMERICAN REPUBLIC INSURANCE COMPANY	3.5157	8	486	\$492,809	\$491,811	\$0	\$423,361	\$425,704	86.56
6	BCS LIFE INSURANCE COMPANY	0.0252	27	2	\$3,528	\$3,528	\$0	\$0	\$0	0.00
7	COLONIAL PENN FRANKLIN INSURANCE CO	0.0124	28	17	\$1,739	\$2,663	\$0	\$264	\$331	12.43
8	CONNECTICUT GENERAL LIFE INS CO	0.6313	15	232	\$88,495	\$88,495	\$0	\$0	(\$1,412)	-0.02
9	CONTINENTAL CASUALTY COMPANY*	27.9041	1	1,990	\$3,911,400	\$3,282,452	\$0	\$1,374,043	\$1,862,799	56.75
10	GENERAL ELECTRIC CAPITAL ASSUR CO	3.0189	10	463	\$423,170	\$484,910	\$0	\$267,782	\$91,203	18.81
11	GUARANTEE LIFE INSURANCE COMPANY	1.1683	13	380	\$163,766	\$157,215	\$0	\$0	\$0	0.00
12	HEALTH AND LIFE INSURANCE CO OF AMERICA	0.1592	20	10	\$22,317	\$25,075	\$0	\$2,695	\$1,930	7.70
13	IDS LIFE INSURANCE COMPANY	0.0732	22	19	\$10,256	\$10,291	\$0	\$4,541	\$9,125	88.67
14	J C PENNEY LIFE INSURANCE COMPANY	3.1983	9	462	\$448,317	\$471,269	\$0	\$418,595	\$262,926	55.79
15	JOHN HANCOCK MUTUAL LIFE INS CO	15.5993	2	5,514	\$2,186,594	\$2,186,594	\$0	\$98,195	\$340,575	15.58
16	METROPOLITAN LIFE INSURANCE COMPANY	5.1294	7	8,415	\$719,008	\$528,634	\$0	\$70,253	\$81,500	15.42
17	MONUMENTAL LIFE INSURANCE COMPANY	0.0752	21	15	\$10,542	\$10,674	\$0	\$0	\$0	0.00
18	MUTUAL LIFE INSURANCE CO OF NY*	0.0368	24	11	\$5,162	\$5,162	\$0	\$0	\$0	0.00
19	MUTUAL OF OMAHA INSURANCE COMPANY	0.5453	17	124	\$76,432	\$75,382	\$0	\$15,745	\$29,118	38.63
20	NEW YORK LIFE INSURANCE COMPANY	1.5548	12	222	\$217,947	\$233,076	\$0	\$27,440	\$245,904	105.50
21	PFL LIFE INSURANCE COMPANY	7.0793	4	1,159	\$992,332	\$1,017,605	\$0	\$462,517	\$590,263	58.01
22	PIONEER LIFE INSURANCE COMPANY	5.1475	6	561	\$721,546	\$731,740	\$0	\$761,115	\$717,882	98.11
23	PRINCIPAL MUTUAL LIFE INS CO	0.2330	18	115	\$32,665	\$32,772	\$0	\$0	\$40	0.12
24	PROVIDENT LIFE AND ACCIDENT INS CO	0.5707	16	111	\$80,000	\$78,074	\$0	\$61,535	\$67,286	86.18
25	PROVIDENT LIFE AND CASUALTY INS CO	0.0459	23	272	\$6,439	\$5,940	\$0	\$5,059	\$7,152	120.40
26	PRUDENTIAL INSURANCE CO OF AMERICA THE	15.2573	3	2,585	\$2,138,663	\$2,525,865	\$0	\$449,055	\$512,151	20.28
27	SENTRY INSURANCE A MUTUAL COMPANY	0.2068	19	36	\$28,985	\$28,965	\$0	\$41,073	\$41,073	141.80
28	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0260	26	4	\$3,638	\$4,191	\$0	\$0	\$0	0.00
29	TRANSPORT LIFE INSURANCE COMPANY	5.9605	5	761	\$835,496	\$898,060	\$0	\$1,191,782	\$1,301,746	144.95
30	UNUM LIFE INS CO OF AMERICA	1.6268	11	1,226	\$228,034	\$221,634	\$0	\$7,974	\$10,100	4.56
<b>TOTAL</b>		<b>100.000</b>		<b>25,637</b>	<b>\$14,017,292</b>	<b>\$13,771,405</b>	<b>\$0</b>	<b>\$5,715,072</b>	<b>\$6,627,398</b>	<b>48.12</b>

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP SPECIFIED DISEASE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ALLIANZ LIFE INS CO OF NORTH AMERICA*	6.0653	7	4,514	\$369,514	\$379,364	\$0	\$123,118	\$130,596	34.42
2	AMERICAN FAMILY LIFE ASSUR CO GA	0.2082	13	38	\$12,684	\$12,669	\$0	\$7,562	\$7,814	61.68
3	BCS LIFE INSURANCE COMPANY	0.0068	19	1	\$413	\$413	\$0	\$0	(\$341)	-0.83
4	CAPITOL AMERICAN LIFE INSURANCE COMPANY	8.5692	5	2,110	\$522,053	\$530,949	\$0	\$265,846	\$264,556	49.83
5	COLONIAL LIFE & ACCIDENT INS CO	1.3410	11	312	\$81,699	\$80,336	\$0	\$178,398	\$171,379	213.33
6	COMBINED INSURANCE CO OF AMERICA	11.4464	2	3,726	\$697,342	\$841,117	\$0	\$529,804	\$319,979	38.04
7	FEDERAL HOME LIFE INSURANCE COMPANY*	0.1991	14	53	\$12,130	\$13,289	\$0	\$0	(\$878)	-0.07
8	FIDELITY SECURITY LIFE INSURANCE CO*	9.6556	4	6,941	\$588,240	\$584,109	\$0	\$261,853	\$259,462	44.42
9	GUARANTEE RESERVE LIFE INSURANCE CO	0.1020	15	32	\$6,212	\$7,404	\$0	\$4,300	\$4,012	54.19
10	GUARANTEE TRUST LIFE INSURANCE CO*	0.0119	18	0	\$726	\$746	\$0	\$0	(\$19)	-0.03
11	LAMAR LIFE INSURANCE COMPANY	5.3311	8	8	\$324,782	\$330,682	\$0	\$235,402	\$260,849	78.88
12	METROPOLITAN LIFE INSURANCE COMPANY	30.8561	1	590,321	\$1,879,825	\$1,387,368	\$0	\$695,921	\$805,394	58.05
13	MONUMENTAL LIFE INSURANCE COMPANY	4.5366	9	3,386	\$276,378	\$285,084	\$0	\$122,979	\$130,239	45.68
14	MUTUAL OF OMAHA INSURANCE COMPANY	11.2360	3	8,117	\$684,523	\$682,656	\$0	\$230,311	\$221,081	32.39
15	PHILADELPHIA LIFE INS CO	6.8025	6	0	\$414,422	\$625,748	\$0	\$241,745	\$465,780	74.44
16	PIONEER LIFE INSURANCE COMPANY	0.0015	24	0	\$91	\$92	\$0	\$0	\$0	0.00
17	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0273	16	21	\$1,661	\$1,672	\$0	\$794	\$803	48.03
18	SETTLERS LIFE INSURANCE COMPANY	0.0031	22	1	\$189	\$187	\$0	\$0	\$0	0.00
19	TRANSPORT LIFE INSURANCE COMPANY	0.0181	17	5	\$1,104	\$1,104	\$0	\$0	(\$4)	-0.00
20	UNION FIDELITY LIFE INSURANCE CO	3.1551	10	1,707	\$192,218	\$222,316	\$0	\$31,790	\$46,263	20.81
21	VETERANS LIFE INS CO	0.0030	23	2	\$181	\$180	\$0	\$0	\$0	0.00
22	VIRGINIA SURETY COMPANY INC	0.0036	21	0	\$221	\$230	\$0	\$0	\$0	0.00
23	VULCAN LIFE INSURANCE COMPANY	0.4161	12	3,558	\$25,350	\$25,350	\$0	\$17,159	\$1,207	4.76
24	WASHINGTON NATIONAL INSURANCE CO*	0.0044	20	2	\$270	\$392	\$0	\$489	\$366	93.37
TOTAL		100.000		624,855	\$6,092,228	\$6,013,457	\$0	\$2,947,471	\$3,088,538	51.36

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INS CO	0.0263	84	300	\$19,511	\$15,643	\$0	\$15,000	\$15,148	96.84
2	ADVANCE INSURANCE COMPANY	0.0040	104	179	\$2,980	\$2,980	\$0	\$15,000	\$15,000	503.36
3	AETNA LIFE INSURANCE COMPANY*	0.5244	35	55	\$388,940	\$334,665	\$0	\$360,087	\$367,309	109.75
4	AIG LIFE INSURANCE COMPANY	4.3062	6	53,044	\$3,193,697	\$3,463,162	\$0	\$970,218	\$1,036,103	29.92
5	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0043	102	25	\$3,218	\$3,232	\$0	\$1,064	\$897	27.75
6	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.4810	36	11,192	\$356,731	\$366,240	\$0	\$104,979	\$111,355	30.40
7	ALLSTATE LIFE INSURANCE COMPANY	2.5571	9	21,339	\$1,896,441	\$1,898,516	\$0	\$661,568	\$623,041	32.82
8	AMERICAN CASUALTY CO OF READING PA	0.0572	75	0	\$42,398	\$44,012	\$0	\$0	\$0	0.00
9	AMERICAN FIDELITY ASSURANCE COMPANY	0.3359	42	368	\$249,129	\$280,652	\$0	\$101,019	\$153,265	54.61
10	AMERICAN HOME ASSURANCE CO	0.0906	70	4,965	\$67,193	\$74,788	\$0	\$25,304	\$16,290	21.78
11	AMERICAN INCOME LIFE INSURANCE CO	0.1490	60	313,153	\$110,471	\$107,353	\$0	\$61,435	\$51,799	48.25
12	AMERICAN INSURANCE CO OF TEXAS*	0.0014	111	4	\$1,015	\$934	\$0	\$0	\$0	0.00
13	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0171	91	0	\$12,676	\$12,592	\$0	\$3,269	\$3,577	28.41
14	AMERICAN UNITED LIFE INSURANCE CO	0.1543	58	11,482	\$114,401	\$117,671	\$0	\$133,000	\$133,000	113.03
15	AMEX ASSURANCE COMPANY	1.5112	18	0	\$1,120,811	\$1,105,457	\$0	\$300,000	\$283,041	25.60
16	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.1520	59	5,596	\$112,744	\$111,509	\$0	\$17,829	\$17,822	15.98
17	AUTO CLUB LIFE INS CO	0.3591	39	139,483	\$266,296	\$241,827	\$0	\$40,000	\$31,426	13.00
18	BALBOA LIFE INSURANCE COMPANY	0.1422	62	0	\$105,493	\$90,855	\$0	\$0	\$0	0.00
19	BANKERS LIFE AND CASUALTY COMPANY	0.2651	48	9,493	\$196,627	\$190,209	\$0	\$62,004	\$71,563	37.62
20	BCS INSURANCE COMPANY	0.3258	43	2,672	\$241,623	\$241,623	\$0	\$187,429	\$229,224	94.87
21	BCS LIFE INSURANCE COMPANY	0.0243	86	1,821	\$17,990	\$21,439	\$0	\$0	(\$334)	-0.02
22	BOATMENS LIFE INSURANCE COMPANY	0.9607	27	9,373	\$712,491	\$519,809	\$0	\$241,540	\$252,467	48.57
23	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.7328	30	33,267	\$543,508	\$540,498	\$0	\$206,315	\$219,031	40.52
24	BUSINESS MENS ASSURANCE CO OF AMERICA	1.3313	21	66,379	\$987,374	\$985,587	\$0	\$243,000	\$237,500	24.10
25	CAMERON LIFE INSURANCE COMPANY	0.0107	93	203	\$7,916	\$775	\$0	\$0	\$0	0.00
26	CANADA LIFE ASSURANCE COMPANY	0.0427	79	4,240	\$31,655	\$31,655	\$0	\$0	\$0	0.00
27	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.1007	67	14,088	\$74,667	\$74,992	\$0	\$43,466	\$55,591	74.13
28	CITICORP LIFE INSURANCE CO	0.1477	61	263	\$109,533	\$111,058	\$0	\$95	\$149	0.13
29	COLONIAL LIFE & ACCIDENT INS CO	0.0003	120	0	\$209	\$178	\$0	\$0	\$0	0.00
30	COLONIAL PENN FRANKLIN INSURANCE CO	0.0008	115	11	\$571	\$1,419	\$0	\$2,878	\$600	42.28
31	COLONIAL PENN LIFE INSURANCE CO	0.0047	101	41	\$3,453	\$3,784	\$0	\$200	\$255	6.74
32	COMBINED INSURANCE CO OF AMERICA	1.0685	25	12,148	\$792,442	\$955,824	\$0	\$602,056	\$363,616	38.04
33	COMMERCIAL TRAVELERS MUTUAL INS CO	0.1058	66	7,271	\$78,485	\$80,624	\$0	\$35,401	\$33,366	41.38
34	CONNECTICUT GENERAL LIFE INS CO	2.1195	12	33,396	\$1,571,906	\$1,535,775	\$0	\$2,148,210	\$2,179,235	141.90
35	CONTINENTAL CASUALTY COMPANY*	5.0433	5	25,658	\$3,740,370	\$3,877,826	\$0	\$1,139,536	\$2,573,497	66.36
36	CROWN LIFE INSURANCE COMPANY*	0.0303	83	707	\$22,498	\$24,984	\$0	\$64,891	\$18,173	72.74
37	CUNA MUTUAL INSURANCE SOCIETY	0.9692	26	131,090	\$718,843	\$712,342	\$0	\$169,147	\$186,683	26.21
38	EMPLOYERS HEALTH INSURANCE COMPANY*	0.0381	81	3,078	\$28,253	\$28,686	\$0	\$10,000	\$10,000	34.86
39	FAMILY LIFE INSURANCE COMPANY*	0.0222	87	90	\$16,494	\$16,494	\$0	\$6,040	\$5,697	34.54
40	FARM BUREAU LIFE INS CO OF MISSOURI	0.0570	76	81,722	\$42,268	\$42,475	\$0	\$37,000	\$42,000	98.88
41	FARMERS MUTUAL HAIL INS CO OF IOWA	0.0009	113	44	\$660	\$625	\$0	\$0	\$0	0.00
42	FARMERS NEW WORLD LIFE INSURANCE CO	0.0005	116	16	\$347	\$347	\$0	\$0	\$0	0.00
43	FEDERAL INSURANCE COMPANY	2.3658	10	0	\$1,754,570	\$1,755,309	\$0	\$1,759,844	\$878,330	50.04
44	FIDELITY SECURITY LIFE INSURANCE CO*	0.2232	53	30,608	\$165,520	\$164,358	\$0	\$12,829	\$12,712	7.73
45	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.2874	47	28,291	\$213,164	\$228,513	\$0	\$92,867	\$113,240	49.56
46	GENERAL ELECTRIC CAPITAL ASSUR CO	2.3134	11	152,515	\$1,715,744	\$1,601,734	\$0	\$760,696	\$564,035	35.21
47	GOVERNMENT EMPLOYEES INSURANCE CO	0.0036	105	21	\$2,697	\$3,194	\$0	\$1,920	\$1,960	61.37
48	GREAT NORTHERN INSURANCE COMPANY	0.0000	124	0	\$0	\$0	\$0	\$290	\$290	N/A
49	GUARANTEE LIFE INSURANCE COMPANY	1.4117	20	97,701	\$1,046,974	\$1,005,095	\$0	\$623,378	\$573,508	57.06
50	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.6165	32	37,189	\$457,251	\$462,223	\$0	\$222,500	\$216,097	46.75
51	HARTFORD FIRE INSURANCE COMPANY	0.0936	69	11,576	\$69,454	\$67,292	\$0	\$6,594	\$6,594	9.80
52	HARTFORD LIFE AND ACCIDENT INS CO*	1.6941	15	267,388	\$1,256,447	\$1,304,417	\$0	\$503,265	\$122,882	9.42
53	HARTFORD LIFE INSURANCE COMPANY	0.3509	41	53,379	\$260,234	\$263,524	\$0	\$72,990	\$116,129	44.07
54	HOME INSURANCE COMPANY THE	0.0000	124	0	(\$15,908)	(\$4,185)	\$0	\$0	(\$10,943)	2.61
55	HORACE MANN LIFE INSURANCE COMPANY	0.0017	107	17,452	\$1,229	\$1,243	\$0	\$1,000	\$839	67.50
56	INSURANCE CO OF THE STATE OF PA	0.5425	34	14	\$402,313	\$405,109	\$0	\$48,690	\$68,475	16.90
57	J C PENNEY LIFE INSURANCE COMPANY	10.8156	2	105,533	\$8,021,420	\$7,927,585	\$0	\$3,641,987	\$4,690,062	59.16
58	JEFFERSON PILOT LIFE INS CO	0.0062	99	870	\$4,615	\$4,616	\$0	\$0	\$0	0.00
59	JOHN ALDEN LIFE INSURANCE CO	0.0072	96	0	\$5,342	\$5,346	\$0	\$0	\$0	0.00
60	JOHN HANCOCK MUTUAL LIFE INS CO	0.1357	63	155	\$100,616	\$105,412	\$0	\$83,532	\$84,006	79.69
61	LAFAYETTE LIFE INSURANCE CO THE	0.0852	72	41	\$63,173	\$61,125	\$0	\$99,000	\$95,601	156.40
62	LEGION INSURANCE COMPANY	0.0000	124	0	\$0	\$0	\$0	\$1,011,123	(\$3,508,398)	N/A
63	LIBERTY LIFE INSURANCE COMPANY*	1.2267	22	2,508	\$909,813	\$875,416	\$0	\$145,219	\$26,357	3.01
64	LIBERTY NATIONAL LIFE INSURANCE CO	0.0003	118	4	\$218	\$218	\$0	\$0	\$0	0.00
65	LIFE INSURANCE CO OF NORTH AMERICA	11.4928	1	14,160	\$8,523,608	\$8,523,608	\$0	\$3,264,682	\$2,626,273	30.81
66	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0440	78	564	\$32,607	\$32,613	\$0	\$1,272	\$1,136	3.48
67	LIFE INVESTORS INS CO OF AMERICA	0.3548	40	1,124	\$263,174	\$265,534	\$0	\$273,238	\$245,873	92.60
68	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0034	106	0	\$2,520	\$1,546	\$0	\$0	\$0	0.00
69	LINCOLN NATIONAL REASSURANCE CO	0.0008	114	104	\$610	\$610	\$0	\$0	\$61	10.00
70	MARKEL INSURANCE COMPANY	0.2414	51	15,738	\$179,003	\$180,547	\$0	\$91,799	\$105,918	58.67
71	MEGA LIFE AND HEALTH INS CO THE	0.0063	98	40	\$4,654	\$4,573	\$0	\$70,972	\$97,757	2137.70
72	MEMBERS LIFE INSURANCE COMPANY	0.0010	112	530	\$762	\$843	\$0	\$0	\$0	0.00
73	METROPOLITAN LIFE INSURANCE COMPANY	9.7506	3	264,958	\$7,231,554	\$5,327,957	\$0	\$4,349,411	\$5,042,089	94.63
74	MINNESOTA MUTUAL LIFE INSURANCE CO	0.7630	28	9,716	\$565,897	\$554,579	\$0	\$102,861	\$80,746	14.56
75	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0003	117	20	\$229	\$229	\$0	\$0	\$0	0.00
76	MONTGOMERY WARD LIFE INSURANCE CO	1.1436	24	21,939	\$848,120	\$868,975	\$0	\$537,915	\$547,347	62.99
77	MONUMENTAL LIFE INSURANCE COMPANY	2.5641	8	21,957	\$1,901,692	\$1,948,758	\$0	\$733,670	\$753,029	38.64

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
78	MUTUAL OF OMAHA INSURANCE COMPANY	1.5858	17	17,629	\$1,176,081	\$1,224,821	\$0	\$866,418	\$1,375,775	112.32
79	NATIONAL CASUALTY COMPANY*	0.1586	57	22,945	\$117,633	\$134,282	\$0	\$31,052	\$8,321	6.20
80	NATIONAL FOUNDATION LIFE INS CO	0.0047	100	11	\$3,493	\$3,256	\$0	\$0	\$0	0.00
81	NATIONAL UNION FIRE INS CO OF PITTSBURG	8.4418	4	1,747	\$6,260,859	\$6,254,096	\$0	\$455,909	\$483,574	7.73
82	NATIONWIDE LIFE INSURANCE CO	0.3717	38	57,881	\$275,686	\$276,327	\$0	\$171,854	\$170,632	61.75
83	NATIONWIDE MUTUAL INSURANCE COMPANY	0.0000	122	2	\$35	\$35	\$0	\$0	\$0	0.00
84	NEW HAMPSHIRE INSURANCE COMPANY	0.0000	124	0	\$0	\$0	\$0	\$7,225	(\$58,065)	N/A
85	NEW YORK LIFE INSURANCE COMPANY	0.2607	49	17,995	\$193,360	\$193,883	\$0	\$114,984	\$159,479	82.26
86	OLD REPUBLIC INSURANCE COMPANY	0.0249	85	0	\$18,463	\$18,463	\$0	\$14,015	\$14,614	79.15
87	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0000	124	0	\$0	\$0	\$0	\$26,868	\$53,285	N/A
88	PACIFIC INDEMNITY COMPANY	0.0064	97	0	\$4,718	\$4,447	\$0	\$0	(\$1,537)	-0.35
89	PACIFIC MUTUAL LIFE INSURANCE CO	0.0104	95	1,022	\$7,736	\$7,822	\$0	\$4,803	\$5,370	68.65
90	PAN AMERICAN LIFE INSURANCE COMPANY	0.0220	88	1,956	\$16,335	\$16,236	\$0	\$12,000	\$11,941	73.55
91	PAUL REVERE LIFE INSURANCE CO	0.0186	90	2,099	\$13,789	\$13,904	\$0	\$12,219	\$17,231	123.93
92	PFL LIFE INSURANCE COMPANY	0.2894	46	18	\$214,634	\$215,739	\$0	\$325,326	\$316,781	146.84
93	PHOENIX AMERICAN LIFE INS CO	0.1816	55	10,613	\$134,689	\$134,885	\$0	\$10,631	\$10,329	7.66
94	PHOENIX HOME LIFE MUTUAL INS CO	0.0973	68	4,996	\$72,145	\$76,233	\$0	\$0	\$0	0.00
95	PM GROUP LIFE INS CO	0.0622	74	3,832	\$46,150	\$46,435	\$0	\$91,728	\$92,080	198.30
96	PREFERRED LIFE INS CO OF NEW YORK	0.0002	121	3	\$143	\$144	\$0	\$0	\$0	0.00
97	PROVIDENT LIFE AND ACCIDENT INS CO	0.5563	33	1,144	\$412,587	\$402,653	\$0	\$317,360	\$347,019	86.18
98	PROVIDENT LIFE AND CASUALTY INS CO	0.0115	92	358	\$8,502	\$7,843	\$0	\$6,680	\$9,443	120.40
99	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.2527	50	1,663	\$187,428	\$188,651	\$0	\$54,084	\$54,710	29.00
100	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0014	110	4	\$1,073	\$1,073	\$0	\$0	\$0	0.00
101	RELIABLE LIFE INSURANCE COMPANY*	1.7777	14	56,782	\$1,318,419	\$1,318,419	\$0	\$480,736	\$480,736	36.46
102	RELANCE INSURANCE COMPANY	1.1608	23	0	\$860,903	\$672,868	\$0	\$1,002,182	(\$2,202,701)	-3.27
103	RELANCE NATIONAL INDEMNITY COMPANY	0.0000	124	0	\$0	\$1,996	\$0	\$0	\$1,112	55.71
104	RELANCE STANDARD LIFE INSURANCE CO*	0.0359	82	1,882	\$26,636	\$26,772	\$0	\$340	\$443	1.65
105	SAFECO LIFE INSURANCE COMPANY*	0.1692	56	8,538	\$125,471	\$125,199	\$0	\$82,330	\$76,801	61.34
106	SECURITY CONNECTICUT LIFE INS CO	0.0014	109	47	\$1,074	\$1,074	\$0	\$0	\$0	0.00
107	SECURITY LIFE INS CO OF AMERICA	0.2228	54	556	\$165,266	\$167,380	\$0	\$125,935	\$123,795	73.96
108	SENTRY INSURANCE A MUTUAL COMPANY	0.0389	80	380	\$28,887	\$28,865	\$0	\$14,461	\$14,461	50.10
109	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0016	108	15	\$1,170	\$1,348	\$0	\$506	\$632	46.88
110	SIGNATURE LIFE INS CO OF AMERICA THE	0.0518	77	815	\$38,416	\$38,504	\$0	\$32,207	\$40,174	104.34
111	STANDARD INSURANCE COMPANY	0.2936	45	29,803	\$217,767	\$218,096	\$0	\$143,000	\$160,277	73.49
112	STATE FARM MUTUAL AUTOMOBILE INS CO	0.1239	65	2,961	\$91,866	\$91,866	\$0	\$0	(\$769)	-0.01
113	TIME INSURANCE COMPANY	0.0200	89	773	\$14,850	\$15,050	\$0	\$0	\$0	0.00
114	TMG LIFE INSURANCE COMPANY	0.0104	94	40	\$7,743	\$7,761	\$0	\$0	\$0	0.00
115	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.7301	31	0	\$541,460	\$645,024	\$0	\$485,979	\$455,631	70.64
116	TRANSPORT LIFE INSURANCE COMPANY	0.1295	64	0	\$96,075	\$100,662	\$0	\$70,476	\$95,535	94.91
117	TRAVELERS INSURANCE COMPANY THE	0.0900	71	53	\$66,766	\$67,828	\$0	\$17,042	\$13,462	19.85
118	TRUSTMARK INSURANCE CO (MUTUAL)	1.4260	19	11,217	\$1,057,587	\$1,074,974	\$0	\$251,567	\$344,440	32.04
119	UNION FIDELITY LIFE INSURANCE CO	1.9021	13	25,108	\$1,410,669	\$1,670,813	\$0	\$305,714	\$444,894	26.63
120	UNION LABOR LIFE INSURANCE COMPANY	0.4766	37	24,189	\$353,444	\$357,031	\$0	\$86,685	\$28,466	7.97
121	UNION SECURITY LIFE INSURANCE CO	3.0821	7	14,444	\$2,285,874	\$2,201,422	\$0	\$812,009	\$918,934	41.74
122	UNITED HEALTH AND LIFE INSURANCE CO	0.2370	52	614	\$175,768	\$196,925	\$0	\$118,554	\$145,188	73.73
123	UNITED OF OMAHA LIFE INS CO	0.3156	44	26,592	\$234,058	\$163,137	\$0	\$289,952	\$233,967	143.42
124	UNITED WORLD LIFE INSURANCE COMPANY	0.0040	103	263	\$2,989	\$2,969	\$0	\$16,080	\$17,624	593.60
125	UNUM LIFE INS CO OF AMERICA	1.6941	16	61,946	\$1,256,436	\$1,221,176	\$0	\$1,275,131	\$1,615,080	132.26
126	VETERANS LIFE INS CO	0.0845	73	521	\$62,665	\$62,413	\$0	\$18,725	\$22,868	36.64
127	VIRGINIA SURETY COMPANY INC	0.0000	124	0	\$0	\$14	\$0	\$0	(\$380)	-27.14
128	WASHINGTON NATIONAL INSURANCE CO*	0.7596	29	26,737	\$563,358	\$598,948	\$0	\$270,223	\$208,356	34.79
129	WEST COAST LIFE INSURANCE COMPANY*	0.0000	123	3	\$11	\$11	\$0	\$0	\$2	18.18
130	ZURICH LIFE INSURANCE CO OF AMERICA	0.0003	119	1	\$212	\$0	\$0	\$0	\$0	N/A
TOTAL		100.000		2,594,549	\$74,165,023	\$72,518,805	\$0	\$34,945,514	\$29,199,401	40.26

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ADVANCE INSURANCE COMPANY	0.0161	84	147	\$18,471	\$18,471	\$0	\$13,059	\$13,059	70.70
2	AETNA LIFE INSURANCE COMPANY*	1.0195	18	12,196	\$1,167,899	\$1,338,183	\$0	\$830,788	\$847,452	63.33
3	AIG LIFE INSURANCE COMPANY	0.0041	108	0	\$4,672	\$5,066	\$0	\$0	\$0	0.00
4	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0050	105	82	\$5,742	\$5,824	\$0	\$3,841	\$1,332	22.87
5	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.2627	43	830	\$300,999	\$309,022	\$0	\$44,179	\$46,861	15.16
6	ALLSTATE LIFE INSURANCE COMPANY	0.0000	121	1	\$57	\$57	\$0	\$0	\$0	0.00
7	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.4401	33	3,472	\$504,194	\$505,966	\$0	\$207,959	\$231,174	45.69
8	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0045	106	26	\$5,164	\$5,022	\$0	\$0	\$0	0.00
9	AMERICAN FAMILY LIFE ASSUR CO GA	0.0251	80	388	\$28,719	\$14,519	\$0	\$15,001	\$18,261	125.77
10	AMERICAN FIDELITY ASSURANCE COMPANY	1.1865	16	4,329	\$1,359,224	\$1,366,709	\$0	\$534,393	\$810,776	59.32
11	AMERICAN FOUNDERS LIFE INSURANCE CO*	0.0029	112	3	\$3,325	\$0	\$0	\$0	\$0	N/A
12	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0000	123	7	\$0	\$0	\$0	\$30,218	\$3,255	N/A
13	AMERICAN HERITAGE LIFE INSURANCE CO	0.0043	107	0	\$4,938	\$4,709	\$0	\$4,536	\$4,113	87.34
14	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0000	123	0	\$0	\$0	\$0	\$599	\$655	N/A
15	AMERICAN NATIONAL INSURANCE COMPANY*	0.0147	89	412	\$16,826	\$16,826	\$0	\$24,070	\$24,070	143.05
16	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0009	118	1	\$1,026	\$1,026	\$0	\$0	\$0	0.00
17	AMERICAN UNITED LIFE INSURANCE CO	0.9454	21	14,116	\$1,083,036	\$1,113,994	\$5,178	\$399,460	\$128,647	11.55
18	AMERUS LIFE INSURANCE COMPANY	0.0585	68	620	\$67,022	\$11,708	\$0	\$369,829	\$178,185	1521.91
19	AMEX ASSURANCE COMPANY	0.0000	123	0	\$0	\$7,219	\$0	\$0	(\$59)	-0.01
20	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.1356	54	773	\$155,344	\$155,476	\$0	\$59,451	\$59,428	38.22
21	ANTHEM LIFE INSURANCE COMPANY	0.0060	103	18	\$6,849	\$7,058	\$0	\$5,180	\$4,694	66.51
22	BANKERS NATIONAL LIFE INS CO	0.0000	123	2	\$0	\$0	\$0	\$3,863	\$0	N/A
23	BANKERS UNITED LIFE ASSURANCE CO	2.0176	13	2,374	\$2,311,356	\$2,583,710	\$0	\$822,587	\$825,751	31.96
24	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0144	91	43	\$16,470	\$16,379	\$0	\$0	\$0	0.00
25	BUSINESS MENS ASSURANCE CO OF AMERICA	2.0701	12	7,889	\$2,371,455	\$2,512,697	\$0	\$1,300,016	\$1,121,431	44.63
26	CAMERON LIFE INSURANCE COMPANY	0.0189	83	196	\$21,708	\$21,709	\$0	\$4,472	\$4,472	20.60
27	CANADA LIFE ASSURANCE COMPANY	0.0384	73	1,303	\$44,007	\$44,475	\$0	\$42,960	(\$14,786)	-0.33
28	CENTENNIAL LIFE INSURANCE COMPANY THE	0.0315	75	60	\$36,143	\$35,807	\$0	\$71,110	\$38,843	108.48
29	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0021	115	8	\$2,400	\$2,400	\$0	\$0	\$0	0.00
30	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0447	72	375	\$51,233	\$49,962	\$0	\$18,792	\$18,613	37.25
31	CHUBB LIFE INS CO OF AM	0.0102	97	58	\$11,734	\$8,485	\$0	\$15,392	\$15,004	176.83
32	COLONIAL LIFE & ACCIDENT INS CO	0.0026	114	16	\$3,013	\$2,962	\$0	\$0	\$0	0.00
33	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0030	111	32	\$3,406	\$3,499	\$0	\$0	\$0	0.00
34	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0155	87	24	\$17,745	\$6,983	\$0	\$11,510	\$3,279	46.96
35	COMPANION LIFE INSURANCE COMPANY*	0.0139	92	71	\$15,911	\$15,843	\$0	\$15,031	\$15,054	95.02
36	CONGRESS LIFE INSURANCE COMPANY	0.0577	69	99	\$66,063	\$66,063	\$0	\$55,325	\$45,145	68.34
37	CONNECTICUT GENERAL LIFE INS CO	2.5295	10	10,542	\$2,897,740	\$2,824,011	\$0	\$3,556,790	\$3,530,081	125.00
38	CONTINENTAL CASUALTY COMPANY*	8.1877	2	64,342	\$9,379,811	\$9,456,413	\$0	\$3,430,283	\$7,115,314	75.24
39	COUNTRY LIFE INSURANCE COMPANY	0.0085	99	132	\$9,685	\$9,684	\$0	\$15,555	\$20,399	210.65
40	CROWN LIFE INSURANCE COMPANY*	0.0013	117	44	\$1,436	\$1,595	\$0	\$4,142	\$1,160	72.73
41	CUNA MUTUAL INSURANCE SOCIETY	0.1883	48	998	\$215,699	\$221,793	\$0	\$75,933	\$75,669	34.12
42	EMPLOYERS HEALTH INSURANCE COMPANY*	0.0780	59	471	\$89,403	\$89,132	\$0	\$9,790	\$2,836	3.18
43	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.0158	85	0	\$18,060	\$15,960	\$0	\$39,919	\$55,043	344.88
44	EPIC LIFE INSURANCE COMPANY THE	0.0091	98	0	\$10,381	\$11,500	\$0	\$0	\$0	0.00
45	FARM BUREAU LIFE INS CO OF MISSOURI	0.0678	64	581	\$77,706	\$77,874	\$0	\$27,702	\$15,108	19.40
46	FEDERAL INSURANCE COMPANY	0.0063	102	0	\$7,230	\$7,229	\$0	\$0	\$1	0.01
47	FEDERATED MUTUAL INSURANCE COMPANY	0.0346	74	453	\$39,620	\$39,620	\$0	\$45,872	\$14,550	36.72
48	FIDELITY SECURITY LIFE INSURANCE CO*	0.4510	32	2,491	\$516,643	\$513,015	\$0	\$223,577	\$221,536	43.18
49	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.1764	49	1,717	\$202,125	\$216,679	\$0	\$88,058	\$107,376	49.56
50	FORT DEARBORN LIFE INS CO	0.1890	47	1,502	\$216,553	\$216,553	\$0	\$176,470	\$176,470	81.49
51	FORTIS BENEFITS INSURANCE COMPANY	8.1388	3	51,454	\$9,323,811	\$9,446,164	\$0	\$5,419,975	\$5,434,474	57.53
52	GENERAL AMERICAN LIFE INSURANCE CO	4.0918	7	33,152	\$4,687,542	\$4,652,639	\$0	\$3,801,795	\$4,023,862	86.49
53	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0000	123	0	(\$45,854)	\$0	\$0	\$0	\$0	N/A
54	GREAT SOUTHERN LIFE INSURANCE CO	0.0300	77	58	\$34,331	\$34,331	\$0	\$0	\$0	0.00
55	GREAT WEST LIFE & ANNUITY INS CO*	0.3854	36	1,537	\$441,537	\$429,627	\$0	\$154,097	\$145,978	33.98
56	GUARANTEE LIFE INSURANCE COMPANY	0.8329	23	7,663	\$954,115	\$915,950	\$0	\$407,198	\$374,622	40.90
57	GUARANTEE RESERVE LIFE INSURANCE CO	0.0000	122	0	\$38	\$45	\$0	\$0	\$0	0.00
58	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.9896	14	13,088	\$2,279,303	\$2,304,086	\$0	\$1,406,720	\$1,366,239	59.30
59	HARTFORD LIFE AND ACCIDENT INS CO*	6.5537	4	50,174	\$7,507,908	\$7,511,514	\$0	\$2,755,207	\$8,689,286	115.68
60	HARTFORD LIFE INSURANCE COMPANY	0.4395	34	2,999	\$503,515	\$502,176	\$0	\$843,005	\$781,462	155.62
61	HARVEST LIFE INSURANCE COMPANY THE	0.0119	95	23	\$13,625	\$13,904	\$0	\$16,180	\$1,138	8.18
62	HORACE MANN LIFE INSURANCE COMPANY	0.0921	58	324	\$105,526	\$101,710	\$0	\$21,986	\$46,304	45.53
63	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0151	88	122	\$17,302	\$14,867	\$0	\$27,745	\$13,452	90.48
64	INA LIFE INSURANCE CO OF NEW YORK	0.0000	123	0	\$0	\$0	\$0	\$126,804	\$58,767	N/A
65	JEFFERSON PILOT LIFE INS CO	0.0078	100	85	\$8,885	\$9,048	\$0	\$0	\$0	0.00
66	JOHN ALDEN LIFE INSURANCE CO	0.0113	96	0	\$12,891	\$12,874	\$0	\$0	\$0	0.00
67	JOHN DEERE INSURANCE COMPANY	0.0055	104	188	\$6,302	\$6,608	\$0	\$6,946	\$5,456	82.57
68	JOHN HANCOCK MUTUAL LIFE INS CO	0.2489	45	440	\$285,112	\$298,703	\$0	\$236,750	\$238,092	79.71
69	KANSAS CITY LIFE INSURANCE CO	1.0173	19	8,052	\$1,165,425	\$1,185,224	\$0	\$857,881	\$701,839	59.22
70	LAFAYETTE LIFE INSURANCE CO THE	0.0037	109	2	\$4,196	\$4,060	\$0	\$3,907	\$3,773	92.93
71	LIBERTY LIFE ASSUR CO OF BOSTON	0.2737	41	2,935	\$313,591	\$313,591	\$0	\$312,841	\$338,437	107.92
72	LIBERTY LIFE INSURANCE COMPANY*	0.2265	46	772	\$259,451	\$249,642	\$0	\$70,858	\$12,860	5.15
73	LIFE INSURANCE CO OF GEORGIA	0.0028	113	135	\$3,260	\$3,260	\$0	\$3,121	\$3,258	99.94
74	LIFE INSURANCE CO OF NORTH AMERICA	5.8699	5	11,333	\$6,724,488	\$6,724,488	\$0	\$3,613,152	\$4,652,904	69.19
75	LINCOLN NATIONAL LIFE INSURANCE CO*	0.3559	39	110	\$407,751	\$436,234	\$0	\$144,206	\$163,662	37.52
76	LONE STAR LIFE INSURANCE COMPANY*	0.0144	90	22	\$16,474	\$17,186	\$0	\$16,119	\$14,091	81.99
77	MAMSI LIFE AND HEALTH INSURANCE CO	0.0470	71	0	\$53,866	\$53,866	\$0	\$0	\$0	0.00

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
78	MASSACHUSETTS MUTUAL LIFE INS CO	0.0737	63	152	\$84,418	\$69,003	\$0	\$97,816	\$124,144	179.91
79	MBL LIFE ASSURANCE CORPORATION	0.0000	123	4	\$0	\$0	\$0	\$30,594	\$30,145	N/A
80	MEDICAL LIFE INSURANCE COMPANY	0.0304	76	419	\$34,773	\$32,590	\$0	\$9,014	\$9,014	27.66
81	METROPOLITAN LIFE INSURANCE COMPANY	2.7013	9	78,641	\$3,094,619	\$2,299,862	\$0	\$1,893,159	\$2,191,069	95.27
82	MIC LIFE INSURANCE CORPORATION	0.0199	82	158	\$22,815	\$24,024	\$0	\$46,478	\$44,786	186.42
83	MINNESOTA MUTUAL LIFE INSURANCE CO	0.1680	51	1,608	\$192,486	\$187,334	\$0	\$142,654	\$112,104	59.84
84	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0000	123	0	\$0	\$0	\$0	\$11,847	\$11,847	N/A
85	MONUMENTAL LIFE INSURANCE COMPANY	0.3669	38	1,800	\$420,292	\$433,532	\$0	\$191,106	\$202,388	46.68
86	MUTUAL LIFE INSURANCE CO OF NY*	0.0235	81	24	\$26,928	\$27,046	\$0	\$29,180	\$13,800	51.02
87	MUTUAL OF OMAHA INSURANCE COMPANY	0.3671	37	2,166	\$420,570	\$420,183	\$0	\$326,454	\$162,624	38.70
88	NATIONWIDE LIFE INSURANCE CO	0.0601	67	455	\$68,813	\$70,787	\$0	\$59,044	\$47,432	67.01
89	NEW YORK LIFE INSURANCE COMPANY	0.7101	25	4,932	\$813,528	\$815,793	\$0	\$477,759	\$662,496	81.21
90	NORTHWESTERN MUTUAL LIFE INS CO	0.9064	22	3,182	\$1,038,413	\$998,631	\$0	\$561,835	\$207,592	20.79
91	OHIO NATIONAL LIFE INS CO THE	0.0263	79	0	\$30,153	\$30,103	\$0	\$9,600	\$7,606	25.27
92	OXFORD LIFE INSURANCE COMPANY	0.0136	93	80	\$15,550	\$15,550	\$0	\$10,862	\$10,862	69.85
93	PACIFIC MUTUAL LIFE INSURANCE CO	0.0072	101	16	\$8,298	\$8,391	\$0	\$5,152	\$5,760	68.64
94	PAN AMERICAN LIFE INSURANCE COMPANY	0.0660	65	1,494	\$75,558	\$75,099	\$0	\$26,510	\$26,379	35.13
95	PAUL REVERE LIFE INSURANCE CO	1.1675	17	7,346	\$1,337,518	\$1,348,715	\$0	\$1,185,245	\$1,671,449	123.93
96	PFL LIFE INSURANCE COMPANY	0.0032	110	32	\$3,612	\$3,630	\$0	\$2,333	\$2,272	62.59
97	PHILADELPHIA AMERICAN LIFE INS CO	0.0121	94	9	\$13,818	\$13,890	\$0	\$16,566	\$15,204	109.46
98	PHOENIX AMERICAN LIFE INS CO	1.5238	15	12,027	\$1,745,676	\$1,748,189	\$0	\$505,442	\$1,385,772	79.27
99	PHOENIX HOME LIFE MUTUAL INS CO	0.9477	20	5,169	\$1,085,654	\$1,147,174	\$0	\$1,047,208	\$1,332,556	116.16
100	PM GROUP LIFE INS CO	0.0006	120	3	\$641	\$645	\$0	\$1,274	\$1,279	198.29
101	PRINCIPAL MUTUAL LIFE INS CO	4.4078	6	15,270	\$5,049,548	\$5,047,804	\$0	\$3,073,630	\$3,026,084	59.95
102	PROTECTIVE LIFE INSURANCE COMPANY	0.6320	27	831	\$724,002	\$743,030	\$0	\$627,606	\$599,609	80.70
103	PROVIDENT LIFE AND ACCIDENT INS CO	0.7045	26	3,283	\$807,095	\$787,318	\$0	\$610,443	\$658,894	83.69
104	PROVIDENT LIFE AND CASUALTY INS CO	0.0274	78	1,323	\$31,389	\$28,957	\$0	\$24,661	\$34,863	120.40
105	PRUDENTIAL INSURANCE CO OF AMERICA THE	2.8751	8	335	\$3,293,695	\$3,249,934	\$0	\$3,335,317	\$3,898,790	119.97
106	RELIABLE LIFE INSURANCE COMPANY*	0.2639	42	8	\$302,321	\$302,321	\$0	\$302,321	\$302,321	100.00
107	RELIAANCE STANDARD LIFE INSURANCE CO*	0.7445	24	8,915	\$852,889	\$857,237	\$0	\$638,812	\$832,996	97.17
108	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0006	119	0	\$714	\$484	\$0	(\$1,418)	(\$867)	-1.79
109	RELIASTAR LIFE INSURANCE COMPANY	0.1179	55	1,954	\$135,113	\$128,511	\$0	\$690,335	\$663,206	516.07
110	ROYAL MACCABEES LIFE INSURANCE CO	0.0774	60	423	\$88,673	\$89,681	\$0	\$64,918	\$72,233	80.54
111	SAFECO LIFE INSURANCE COMPANY*	0.1407	53	604	\$161,241	\$160,892	\$0	\$68,606	\$63,999	39.78
112	SECURITY BENEFIT LIFE INSURANCE CO	0.0739	62	279	\$84,707	\$85,607	\$0	\$76,447	\$67,138	78.43
113	SECURITY MUTUAL LIFE INS CO OF NY	0.0757	61	667	\$86,754	\$99,247	\$74,266	\$0	\$0	0.00
114	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.5749	28	398	\$658,604	\$758,657	\$0	\$491,071	\$613,116	80.82
115	STANDARD INSURANCE COMPANY	2.4913	11	24,824	\$2,854,009	\$2,858,312	\$0	\$1,902,017	\$2,883,039	100.87
116	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0484	70	226	\$55,475	\$54,185	\$0	\$303,895	\$297,842	549.68
117	SUN LIFE ASSURANCE CO OF CANADA	0.4982	31	1,608	\$570,765	\$568,840	\$0	\$372,511	\$368,337	64.75
118	TIME INSURANCE COMPANY	0.0157	86	105	\$17,959	\$18,001	\$0	\$4,271	\$3,993	22.18
119	TRANS-GENERAL LIFE INSURANCE COMPANY	0.5501	30	1,460	\$630,165	\$644,984	\$0	\$350,982	\$269,435	41.77
120	TRANSPORT LIFE INSURANCE COMPANY	0.0016	116	6	\$1,776	\$1,776	\$0	\$883	\$3,786	213.18
121	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.0000	123	0	(\$661)	(\$661)	\$0	\$86,510	(\$164,485)	248.84
122	TRAVELERS INSURANCE COMPANY THE	0.2860	40	266	\$327,681	\$332,891	\$0	\$211,078	\$166,728	50.08
123	TRUSTMARK INSURANCE CO (MUTUAL)	0.2525	44	2,148	\$289,267	\$219,684	\$0	\$58,898	(\$86,834)	-0.40
124	UNION CENTRAL LIFE INSURANCE CO	0.0979	56	410	\$112,136	\$111,907	\$0	\$19,179	\$114,995	102.76
125	UNION LABOR LIFE INSURANCE COMPANY	0.0656	66	168	\$75,146	\$76,786	\$0	\$837	\$125	0.16
126	UNITED HEALTH AND LIFE INSURANCE CO	0.1625	52	653	\$186,107	\$209,303	\$0	\$126,002	\$154,318	73.73
127	UNITED OF OMAHA LIFE INS CO	0.4292	35	4,084	\$491,694	\$466,592	\$0	\$455,321	\$197,528	42.33
128	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0000	123	2	\$0	\$1,320	\$0	\$22,640	\$8,330	631.06
129	UNITED WISCONSIN INSURANCE COMPANY	0.1716	50	1,266	\$196,537	\$198,166	\$0	\$28,158	\$49,926	25.19
130	UNITED WISCONSIN LIFE INS'IRANCE COMPANY	0.0954	57	433	\$109,266	\$108,646	\$0	\$23,373	\$22,916	21.09
131	UNUM LIFE INS CO OF AMERICA	23.3355	1	178,158	\$26,733,069	\$25,982,837	\$0	\$15,399,738	\$19,505,297	75.07
132	WASHINGTON NATIONAL INSURANCE CO*	0.5607	29	3,428	\$642,326	\$607,682	\$0	\$358,813	\$409,324	67.36
133	ZURICH INSURANCE COMPANY	0.0000	123	0	(\$16,592)	(\$51,098)	\$0	\$0	(\$13,079)	0.26
TOTAL		100.000		691,164	\$114,559,637	\$113,720,688	\$79,444	\$69,259,192	\$86,152,691	75.76

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY*	2.1590	13	8,267	\$1,390,524	\$1,196,482	\$0	\$1,287,369	\$1,313,190	109.75
2	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0104	71	25	\$6,680	\$6,494	\$0	\$1,602	\$1,602	24.67
3	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0002	81	1	\$104	\$103	\$0	\$134	\$132	128.16
4	AMERICAN HERITAGE LIFE INSURANCE CO	0.0151	70	0	\$9,717	\$9,266	\$0	\$8,925	\$8,093	87.34
5	AMERICAN NATIONAL INSURANCE COMPANY*	0.0103	72	48	\$6,612	\$6,612	\$0	\$3,918	\$3,918	59.26
6	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.1934	36	249	\$124,539	\$124,539	\$0	\$4,659	\$5,156	4.14
7	AMERITAS LIFE INSURANCE CORP	3.7614	10	7,386	\$2,422,554	\$2,404,346	\$0	\$1,728,984	\$1,758,846	73.15
8	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.7923	20	3,301	\$510,252	\$510,132	\$0	\$322,927	\$322,799	63.28
9	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	6.0914	5	66,562	\$3,923,179	\$3,963,386	\$0	\$4,492,304	\$5,324,371	134.34
10	BLUE CROSS & BLUE SHIELD OF MO	0.0000	82	0	(\$53,881)	(\$55,463)	\$0	\$200,242	\$195,730	-3.53
11	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0359	63	1,856	\$23,107	\$22,979	\$0	\$57	\$62	0.27
12	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.4319	26	815	\$278,175	\$276,041	\$0	\$233,510	\$254,083	92.05
13	BUSINESS MENS ASSURANCE CO OF AMERICA	4.6031	7	11,826	\$2,964,648	\$2,967,168	\$0	\$2,254,974	\$1,430,208	48.20
14	CENTENNIAL LIFE INSURANCE COMPANY THE	0.1322	43	346	\$85,150	\$84,863	\$0	\$61,516	\$68,999	81.31
15	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0433	61	102	\$27,888	\$27,888	\$0	\$16,924	\$10,815	38.78
16	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.2260	34	422	\$145,533	\$141,922	\$0	\$83,676	\$82,877	58.40
17	CITIZENS SECURITY LIFE INS CO	0.1731	38	201	\$111,506	\$111,250	\$0	\$98,091	\$99,647	89.57
18	COLONIAL LIFE & ACCIDENT INS CO	0.0608	57	118	\$39,158	\$38,515	\$0	\$25,443	\$24,441	63.46
19	COMMONWEALTH NATIONAL LIFE INS CO	0.0933	48	67	\$60,108	\$55,361	\$0	\$32,718	\$31,568	57.02
20	COMPANION LIFE INSURANCE COMPANY*	0.0253	65	62	\$16,308	\$16,239	\$0	\$15,406	\$15,431	95.02
21	CONGRESS LIFE INSURANCE COMPANY	0.0040	76	4	\$2,601	\$2,601	\$0	\$2,179	\$1,778	68.36
22	CONNECTICUT GENERAL LIFE INS CO	7.6375	4	16,583	\$4,918,913	\$4,791,453	\$0	\$4,122,154	\$4,073,153	85.01
23	CUNA MUTUAL INSURANCE SOCIETY	0.0324	64	0	\$20,848	\$20,470	\$0	\$8,563	\$11,496	56.16
24	EMPIRE GENERAL LIFE ASSURANCE CORP	0.0844	50	398	\$54,369	\$56,110	\$0	\$0	\$0	0.00
25	EMPLOYERS HEALTH INSURANCE COMPANY*	0.2283	33	844	\$147,040	\$149,702	\$0	\$86,157	\$83,945	56.07
26	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.2586	32	1,087	\$166,556	\$166,556	\$0	\$153,571	\$153,315	92.05
27	EPIC LIFE INSURANCE COMPANY THE	0.1469	41	208	\$94,601	\$90,647	\$0	\$92,522	\$92,022	102.07
28	FEDERATED MUTUAL INSURANCE COMPANY	0.1532	39	544	\$98,676	\$98,676	\$0	\$71,369	\$70,475	71.42
29	FIDELITY SECURITY LIFE INSURANCE CO*	0.0000	82	0	\$0	\$0	\$0	\$1,000	\$991	N/A
30	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.5893	23	4,083	\$379,560	\$406,891	\$0	\$165,359	\$201,637	49.56
31	FORTIS BENEFITS INSURANCE COMPANY	5.0725	6	10,356	\$3,266,978	\$3,247,418	\$0	\$4,164,954	\$4,220,281	129.96
32	GERBER LIFE INSURANCE COMPANY	0.4556	25	7	\$293,423	\$276,747	\$0	\$182,729	\$171,191	61.86
33	GREAT WEST LIFE & ANNUITY INS CO*	0.1815	37	105	\$116,877	\$113,725	\$0	\$40,790	\$38,641	33.98
34	GUARANTEE LIFE INSURANCE COMPANY	0.0659	55	157	\$42,464	\$40,766	\$0	\$36,269	\$33,368	81.85
35	GUARDIAN LIFE INSURANCE CO OF AMERICA	16.0766	1	98,023	\$10,354,152	\$10,466,733	\$0	\$7,906,263	\$7,678,744	73.36
36	JEFFERSON PILOT LIFE INS CO	1.0926	18	2,929	\$703,694	\$724,662	\$0	\$609,179	\$424,512	58.58
37	JOHN ALDEN LIFE INSURANCE CO	0.3499	28	0	\$225,355	\$225,250	\$0	\$153,203	\$148,706	66.02
38	JOHN DEERE INSURANCE COMPANY	0.0076	74	48	\$4,906	\$5,083	\$0	\$5,407	\$4,246	83.53
39	JOHN HANCOCK MUTUAL LIFE INS CO	0.3315	29	329	\$213,481	\$223,658	\$0	\$177,255	\$178,260	79.70
40	KANSAS CITY LIFE INSURANCE CO	13.1162	2	28,190	\$8,447,524	\$8,591,034	\$0	\$6,804,326	\$5,566,670	64.80
41	LAFAYETTE LIFE INSURANCE CO THE	0.0577	59	6	\$37,185	\$35,980	\$0	\$24,884	\$24,030	66.79
42	LIFE INVESTORS INS CO OF AMERICA	0.0680	54	159	\$43,767	\$44,143	\$0	\$46,227	\$41,594	94.23
43	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0246	66	16	\$15,855	\$16,963	\$0	\$8,273	\$7,125	42.00
44	MADISON NATIONAL LIFE INSURANCE CO INC	0.0785	51	200	\$50,580	\$50,580	\$0	\$27,368	\$27,501	54.37
45	MASSACHUSETTS MUTUAL LIFE INS CO	0.6135	22	1,602	\$395,099	\$322,952	\$0	\$558,722	\$709,102	219.57
46	METROPOLITAN LIFE INSURANCE COMPANY	0.0486	60	0	\$31,333	\$31,146	\$0	\$0	\$0	0.00
47	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0944	47	332	\$60,793	\$60,687	\$0	\$50,579	\$55,431	91.34
48	MUTUAL OF OMAHA INSURANCE COMPANY	0.0047	75	23	\$2,999	\$2,650	\$0	\$19,681	\$19,861	749.47
49	NATIONAL HEALTH INS CO	0.0188	68	31	\$12,136	\$12,154	\$0	\$6,386	\$6,280	51.67
50	NEW YORK LIFE INSURANCE COMPANY	1.9140	15	10,195	\$1,232,721	\$1,236,166	\$0	\$1,056,561	\$1,463,832	118.42
51	PACIFIC MUTUAL LIFE INSURANCE CO	0.0743	52	153	\$47,824	\$48,358	\$0	\$29,690	\$33,198	68.65
52	PAN AMERICAN LIFE INSURANCE COMPANY	0.0634	56	2,669	\$40,812	\$40,563	\$0	\$0	\$0	0.00
53	PAUL REVERE LIFE INSURANCE CO	0.0428	62	95	\$27,578	\$27,809	\$0	\$24,438	\$34,463	123.93
54	PFL LIFE INSURANCE COMPANY	0.0981	46	161	\$63,168	\$63,493	\$0	\$52,415	\$51,035	80.38
55	PHOENIX AMERICAN LIFE INS CO	1.7445	16	5,950	\$1,123,527	\$1,125,163	\$0	\$761,431	\$778,796	69.22
56	PHOENIX HOME LIFE MUTUAL INS CO	0.4268	27	1,929	\$274,899	\$290,476	\$0	\$261,824	\$260,240	89.59
57	PIONEER LIFE INSURANCE COMPANY	0.0029	77	17	\$1,837	\$1,866	\$0	\$0	\$0	0.00
58	PM GROUP LIFE INS CO	0.1509	40	623	\$97,170	\$97,772	\$0	\$193,138	\$193,879	198.30
59	PRINCIPAL MUTUAL LIFE INS CO	4.2087	8	17,603	\$2,710,587	\$2,709,651	\$0	\$1,793,180	\$1,765,441	65.15
60	PROTECTIVE LIFE INSURANCE COMPANY	2.6193	11	16,824	\$1,686,934	\$1,731,271	\$0	\$1,144,516	\$1,093,460	63.16
61	PROVIDENT LIFE AND ACCIDENT INS CO	0.0697	53	168	\$44,915	\$43,833	\$0	\$34,548	\$37,777	86.18
62	PRUDENTIAL INSURANCE CO OF AMERICA THE	9.4402	3	955	\$6,079,969	\$6,384,836	\$0	\$5,419,238	\$6,337,636	99.26
63	RELIANCE STANDARD LIFE INSURANCE CO*	0.0863	49	161	\$55,553	\$55,836	\$0	\$63,711	\$63,078	148.79
64	SAFECO LIFE INSURANCE COMPANY*	0.0166	69	26	\$10,707	\$10,684	\$0	\$8,638	\$8,058	75.42
65	SAFEHEALTH LIFE INSURANCE COMPANY	0.0100	73	304	\$6,455	\$6,455	\$0	\$4,131	\$4,131	64.00
66	SECURITY LIFE INS CO OF AMERICA	0.1164	45	254	\$74,977	\$76,080	\$0	\$57,240	\$56,270	73.96
67	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0244	67	35	\$15,746	\$18,138	\$0	\$21,667	\$27,052	149.15
68	STANDARD INSURANCE COMPANY	0.8380	19	2,012	\$539,687	\$540,500	\$0	\$546,440	\$603,264	111.61
69	SUN LIFE ASSURANCE CO OF CANADA	0.7536	21	1,486	\$485,348	\$412,465	\$0	\$606,267	\$787,793	191.00
70	TIME INSURANCE COMPANY	0.0595	58	153	\$38,312	\$38,530	\$0	\$20,562	\$19,109	49.60
71	TMG LIFE INSURANCE COMPANY	0.1393	42	72	\$89,690	\$89,903	\$0	\$55,105	\$54,020	60.09
72	TRAVELERS INSURANCE COMPANY THE	0.5880	24	308	\$378,725	\$384,747	\$0	\$138,970	\$109,771	28.53
73	TRUSTMARK INSURANCE CO (MUTUAL)	0.3292	30	1,951	\$212,001	\$215,791	\$0	\$165,081	\$160,180	74.23
74	UNILIFE INSURANCE COMPANY	0.2173	35	8	\$139,973	\$139,973	\$0	\$111,978	\$111,978	80.00
75	UNITED DENTAL CARE INSURANCE COMPANY	1.2104	17	0	\$779,539	\$779,539	\$0	\$757,232	\$759,046	97.37
76	UNITED HEALTH AND LIFE INSURANCE CO	4.0722	9	9,217	\$2,622,737	\$2,953,413	\$0	\$1,778,313	\$2,177,716	73.74
77	UNITED OF OMAHA LIFE INS CO	1.9671	14	7,122	\$1,266,945	\$1,259,017	\$0	\$1,002,663	\$1,041,162	82.70
78	UNITED STATES LIFE INS CO NY	0.0028	78	35	\$1,798	\$1,798	\$0	\$1,132	\$1,232	68.52
79	UNITED WISCONSIN LIFE INSURANCE COMPANY	2.6089	12	5,529	\$1,680,241	\$1,663,882	\$0	\$1,332,672	\$1,306,617	78.53

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	UNITED WORLD LIFE INSURANCE COMPANY	0.0024	79	5	\$1,561	\$1,551	\$0	\$1,305	\$1,430	92.20
81	UNUM LIFE INS CO OF AMERICA	0.0015	80	0	\$983	\$956	\$0	\$2,008	\$2,543	266.00
82	WASHINGTON NATIONAL INSURANCE CO*	0.3054	31	760	\$196,714	\$194,234	\$0	\$123,678	\$123,380	63.52
83	WOODMEN ACCIDENT AND LIFE COMPANY*	0.1271	44	309	\$81,881	\$81,044	\$0	\$80,543	\$78,686	97.09
	TOTAL	100.000		355,007	\$64,405,140	\$64,909,353	\$0	\$54,029,063	\$54,563,096	84.06

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG LIFE INSURANCE COMPANY	0.0440	30	111	\$34,206	\$37,092	\$0	\$130,035	\$138,864	374.38
2	ALL AMERICAN LIFE INSURANCE COMPANY*	0.1205	21	1,700	\$93,691	\$95,026	\$0	\$62,674	\$21,735	22.87
3	ALLIANZ LIFE INS CO OF NORTH AMERICA*	1.2578	4	3,207	\$978,333	\$1,004,411	\$0	\$593,358	\$629,398	62.66
4	ALLSTATE LIFE INSURANCE COMPANY	0.0616	29	242	\$47,906	\$48,253	\$0	\$156,408	\$147,300	305.27
5	AMERICAN FAMILY LIFE ASSUR CO GA	0.0002	49	5	\$157	\$156	\$0	\$0	\$0	0.00
6	AMERICAN FIDELITY ASSURANCE COMPANY	0.0753	26	184	\$58,571	\$55,688	\$0	\$67,963	\$103,113	185.16
7	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0012	41	3	\$947	\$941	\$0	\$0	\$0	0.00
8	AMERITAS LIFE INSURANCE CORP	0.0968	25	542	\$75,325	\$76,178	\$0	\$47,216	\$47,532	62.40
9	BROTHERHOOD MUTUAL INSURANCE CO	0.2704	14	684	\$210,287	\$208,722	\$25	\$100,423	\$100,367	48.09
10	CAPITOL AMERICAN LIFE INSURANCE COMPANY	0.0270	32	85	\$21,031	\$21,389	\$0	\$10,709	\$10,657	49.82
11	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0012	42	0	\$935	\$514	\$0	\$0	\$0	0.00
12	COLONIAL PENN FRANKLIN INSURANCE CO	0.0981	24	345	\$76,313	\$74,126	\$0	\$70,982	\$66,829	90.16
13	COLONIAL PENN LIFE INSURANCE CO	0.0003	47	3	\$240	\$276	\$0	\$0	\$7	2.54
14	COMBINED INSURANCE CO OF AMERICA	0.9850	5	2,082	\$766,131	\$924,088	\$0	\$582,066	\$351,543	38.04
15	COMMONWEALTH NATIONAL LIFE INS CO	0.0032	39	100	\$2,525	\$2,325	\$0	\$1,869	\$1,803	77.55
16	CUNA MUTUAL INSURANCE SOCIETY	0.4617	9	2,599	\$359,136	\$366,465	\$0	\$181,901	\$220,241	60.10
17	FIDELITY SECURITY LIFE INSURANCE CO*	0.2805	12	1,291	\$218,164	\$216,632	\$0	\$127,699	\$126,533	58.41
18	FIRST PROVIDENT LIFE & HEALTH INS CO	0.1134	22	437	\$88,194	\$88,361	\$0	\$78,993	\$78,659	89.02
19	FRANKLIN LIFE INSURANCE COMPANY	0.2686	15	1,435	\$208,888	\$208,356	\$0	\$7	\$7	0.00
20	GERMANTOWN LIFE INSURANCE COMPANY	0.0014	40	6	\$1,109	\$1,109	\$0	\$0	\$7,713	695.49
21	HARTFORD LIFE AND ACCIDENT INS CO*	0.0185	37	48	\$14,375	\$15,778	\$0	\$14,409	\$13,885	88.00
22	HARTFORD LIFE INSURANCE COMPANY	0.2215	16	574	\$172,316	\$173,220	\$0	\$174,129	\$144,000	83.13
23	HORACE MANN LIFE INSURANCE COMPANY	0.0000	52	0	\$2	\$6	\$0	\$0	(\$1)	-0.17
24	JOHN HANCOCK MUTUAL LIFE INS CO	0.0009	43	2	\$737	\$772	\$0	\$614	\$617	79.92
25	LOYAL AMERICAN LIFE INSURANCE CO	0.0398	31	211	\$30,925	\$29,232	\$0	\$17,780	\$21,744	74.38
26	MONTGOMERY WARD LIFE INSURANCE CO	0.6320	6	3,796	\$491,598	\$503,686	\$0	\$208,822	\$212,484	42.19
27	MUTUAL OF OMAHA INSURANCE COMPANY	0.2745	13	797	\$213,484	\$217,011	\$0	\$104,875	\$88,410	40.74
28	NATIONAL BENEFIT LIFE INSURANCE CO	0.0686	28	33	\$53,366	\$53,301	\$0	\$24,853	\$23,591	44.26
29	NATIONAL UNION FIRE INS CO OF PITTSBURG	58.6270	1	77	\$45,600,712	\$45,551,455	\$0	\$7,582,382	\$8,042,484	17.66
30	NATIONWIDE LIFE INSURANCE CO	0.6153	7	1,406	\$478,572	\$475,326	\$0	\$416,202	\$408,285	85.90
31	PACIFIC MUTUAL LIFE INSURANCE CO	0.0005	46	2	\$422	\$427	\$0	\$262	\$293	68.62
32	PFL LIFE INSURANCE COMPANY	0.1689	17	28	\$131,379	\$132,057	\$0	\$97,960	\$95,380	72.23
33	PHYSICIANS MUTUAL INSURANCE COMPANY	0.1010	23	258	\$78,524	\$81,146	\$0	\$32,173	\$30,525	37.62
34	PM GROUP LIFE INS CO	0.0196	36	113	\$15,255	\$15,349	\$0	\$30,321	\$30,437	198.30
35	PREFERRED LIFE INS CO OF NEW YORK	0.0000	51	1	\$13	\$13	\$0	\$0	\$0	0.00
36	PROVIDENT LIFE AND HEALTH INSURANCE CO	0.5280	8	2,049	\$410,691	\$413,372	\$0	\$251,920	\$254,835	61.65
37	PRUDENTIAL INSURANCE CO OF AMERICA THE	20.4170	2	66,493	\$15,880,538	\$15,883,909	\$0	\$12,683,274	\$11,943,984	75.20
38	RELIANT LIFE INSURANCE COMPANY	0.0002	48	5	\$193	\$193	\$0	\$92	\$164	84.97
39	SENTRY INSURANCE A MUTUAL COMPANY	0.1557	19	313	\$121,136	\$121,051	\$0	\$106	\$106	0.09
40	SIGNATURE LIFE INS CO OF AMERICA THE	0.0228	34	228	\$17,766	\$12,579	\$0	\$4,000	\$1,388	11.03
41	STATE FARM MUTUAL AUTOMOBILE INS CO	0.0153	38	81	\$11,916	\$12,369	\$0	\$820	\$378	3.06
42	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0008	44	5	\$590	\$590	\$0	\$0	\$0	0.00
43	UNION FIDELITY LIFE INSURANCE CO	0.3907	11	4,016	\$303,893	\$368,232	\$0	\$214,691	\$312,432	84.85
44	UNION LABOR LIFE INSURANCE COMPANY	0.1215	20	351	\$94,525	\$95,429	\$0	\$18,773	\$2,813	2.95
45	UNITED OF OMAHA LIFE INS CO	0.0268	33	287	\$20,852	\$20,861	\$0	\$10,680	\$11,031	52.88
46	UNITED STATES LIFE INS CO NY	0.0227	35	171	\$17,643	\$17,653	\$0	\$11,108	\$12,087	68.47
47	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0001	50	1	\$47	\$47	\$0	\$0	\$0	0.00
48	USAA LIFE INSURANCE COMPANY	0.4039	10	969	\$314,137	\$315,947	\$0	\$127,994	\$21,603	6.84
49	VETERANS LIFE INS CO	0.1635	18	791	\$127,177	\$126,667	\$0	\$69,765	\$85,199	67.26
50	VIRGINIA SURETY COMPANY INC	0.0006	45	0	\$503	\$485	\$0	\$0	\$0	0.00
51	VISION SERVICE PLAN INSURANCE CO	12.7005	3	219,512	\$9,878,548	\$9,895,351	\$0	\$7,858,986	\$8,349,116	84.37
52	WASHINGTON NATIONAL INSURANCE CO*	0.0735	27	436	\$57,136	\$60,638	\$0	\$22,028	\$17,898	29.52
TOTAL		100.000		318,205	\$77,781,060	\$78,024,260	\$25	\$32,191,322	\$32,177,469	41.24

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP SHORT TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ADMIRAL LIFE INS CO OF AMERICA	0.0000	53	0	(\$100,317)	\$276,519	\$0	\$143,467	(\$104,661)	-0.38
2	AETNA LIFE INSURANCE COMPANY*	0.0000	53	1	(\$3,017)	\$16,500	\$343	\$6,831	\$2,854	17.30
3	AIG LIFE INSURANCE COMPANY	0.0139	48	9	\$5,390	(\$23,035)	\$0	\$8,342	\$7,392	-0.32
4	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.8407	21	1,804	\$325,549	\$324,167	\$0	\$561,342	\$384,387	118.58
5	ALLSTATE LIFE INSURANCE COMPANY	0.5477	26	11,800	\$212,084	\$189,289	\$0	\$255,027	\$241,292	121.08
6	AMERICAN BANKERS INS CO OF FLORIDA	0.0042	50	41	\$1,626	\$1,790	\$0	(\$8,314)	(\$87,627)	-48.95
7	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	13.2978	2	82,309	\$5,149,637	\$5,170,354	\$0	\$1,228,559	\$1,644,547	31.81
8	AMERICAN CREDITORS LIFE INS CO	0.1374	41	208	\$53,220	\$47,610	\$0	\$19,168	\$31,168	65.47
9	AMERICAN FAMILY LIFE INSURANCE CO	0.0311	45	214	\$12,050	\$30,962	\$0	\$27,072	\$28,320	91.47
10	AMERICAN HEALTH & LIFE INSURANCE CO	2.5530	13	5,897	\$988,680	\$996,450	\$0	\$325,095	\$188,119	18.88
11	AMERICAN HERITAGE LIFE INSURANCE CO	0.1828	38	127	\$70,791	\$25,238	\$0	\$3,481	\$11,847	46.94
12	AMERICAN NATIONAL INSURANCE COMPANY*	1.7771	15	3,847	\$688,208	\$440,708	\$0	\$255,971	\$215,345	48.86
13	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.2629	35	1,026	\$101,791	\$104,108	\$0	\$29,451	\$26,813	25.75
14	AMERICAN UNITED LIFE INSURANCE CO	0.2139	37	665	\$82,820	\$67,597	\$0	\$17,321	\$15,861	23.46
15	ARCADIA NATIONAL LIFE INSURANCE CO	0.4532	29	1,092	\$175,502	\$216,105	\$0	\$108,225	\$146,928	67.99
16	BALBOA LIFE INSURANCE COMPANY	1.2583	18	5,769	\$487,678	\$480,737	\$0	\$241,977	\$282,271	58.72
17	CENTRAL NATIONAL LIFE INS OF OMAHA	3.2743	11	0	\$1,267,983	\$1,036,068	\$0	\$455,785	\$552,208	53.30
18	CENTRAL STATES HEALTH & LIFE CO	0.4052	31	1,743	\$156,933	\$151,748	\$0	\$76,210	\$86,848	57.23
19	CENTRAL STATES INDEMNITY CO OF OMAHA	6.3686	4	1,360,201	\$2,466,283	\$2,466,283	\$0	\$930,589	\$1,007,585	40.85
20	CENTURION LIFE INSURANCE COMPANY	3.8062	9	14,840	\$1,473,959	\$1,777,960	\$0	\$541,332	\$518,456	29.16
21	CENTURY LIFE ASSURANCE COMPANY	0.1568	40	67	\$60,710	\$118,823	\$0	\$41,546	\$87,304	73.47
22	CHRYSLER LIFE INSURANCE COMPANY	0.0000	53	84	(\$1,213)	\$9,407	\$0	\$5,812	(\$39,953)	-4.25
23	CITICORP LIFE INSURANCE CO	0.0009	51	2	\$340	\$339	\$0	\$0	\$0	0.00
24	CONSUMERS LIFE INSURANCE COMPANY	0.0207	47	14	\$8,005	\$223	\$0	(\$113)	\$0	0.00
25	CONTINENTAL ASSURANCE COMPANY	4.5113	7	912	\$1,747,006	\$2,037,959	\$0	\$502,955	\$1,440,386	70.68
26	CROWN LIFE INSURANCE COMPANY*	0.0000	53	53	(\$2,476)	\$16,019	\$0	\$4,991	\$3,269	20.41
27	CUNA MUTUAL INSURANCE SOCIETY	10.6513	3	46,218	\$4,124,781	\$4,038,702	\$0	\$2,432,390	\$2,668,254	66.07
28	FORUM INSURANCE COMPANY	0.5363	27	9,180	\$207,677	\$209,530	\$0	\$60,155	\$56,426	26.93
29	GENERAL FIDELITY LIFE INSURANCE CO	0.3664	34	1,419	\$141,894	\$136,725	\$0	\$29,264	\$22,364	16.36
30	GUARANTEE TRUST LIFE INSURANCE CO*	5.3169	6	8,001	\$2,059,013	\$1,803,386	\$0	\$558,986	\$942,374	52.26
31	HERITAGE LIFE INSURANCE COMPANY	0.0000	53	1,642	(\$9,664)	\$70,770	\$0	\$50,676	\$1,111	1.57
32	HOUSEHOLD LIFE INSURANCE COMPANY	2.8103	12	8,893	\$1,088,317	\$1,138,243	\$0	\$103,132	\$859,652	75.52
33	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	1.9215	14	6,414	\$744,112	\$760,887	\$0	\$372,827	\$518,645	68.16
34	INTEGON LIFE INSURANCE CORPORATION*	0.0000	53	189	(\$5,678)	\$18,409	\$0	\$47,220	\$34,368	186.69
35	J C PENNEY CASUALTY INSURANCE CO	1.1804	19	31,788	\$457,128	\$457,128	\$0	\$192,803	\$186,020	40.69
36	J C PENNEY LIFE INSURANCE COMPANY	0.3731	33	7,092	\$144,471	\$144,471	\$0	\$38,860	\$28,504	19.73
37	J M I C LIFE INSURANCE COMPANY	0.9970	20	748	\$386,088	\$134,059	\$0	\$21,253	\$29,898	22.30
38	JOHN ALDEN LIFE INSURANCE CO	0.0001	52	69	\$44	\$5,629	\$0	\$14,580	\$24,685	438.53
39	LIFE INVESTORS INS CO OF AMERICA	6.0056	5	19,035	\$2,325,687	\$2,633,697	\$0	\$1,380,272	\$1,397,047	53.05
40	LYNDON LIFE INSURANCE COMPANY	0.8258	22	3,036	\$319,799	\$297,170	\$0	\$102,343	(\$42,954)	-0.14
41	MADISON NATIONAL LIFE INSURANCE CO INC	0.0380	44	170	\$14,722	\$18,935	\$0	\$7,898	\$8,025	42.38
42	MAYFLOWER NATIONAL LIFE INSURANCE CO	0.0000	53	137	(\$851)	\$50,334	\$0	\$6,269	(\$5,333)	-0.11
43	MEGA LIFE AND HEALTH INS CO THE	0.0000	53	110	(\$6,612)	\$22,942	\$0	\$20,321	\$51,538	224.64
44	MEMBERS LIFE INSURANCE COMPANY	0.0000	53	8	\$0	\$337	\$0	\$27,955	\$24,542	7292.49
45	MERIT LIFE INSURANCE CO	3.3399	10	24,113	\$1,293,401	\$1,560,201	\$0	\$468,143	\$387,696	24.85
46	MIC LIFE INSURANCE CORPORATION	0.0000	53	2,530	(\$83,620)	\$878,541	\$0	\$277,100	\$121,986	13.89
47	MIDWEST NATIONAL LIFE INS CO OF TN	0.0804	43	291	\$31,151	\$39,364	\$0	\$9,805	\$13,112	33.31
48	MINNESOTA MUTUAL LIFE INSURANCE CO	0.7837	23	2,721	\$303,481	\$292,709	\$0	\$136,183	\$133,936	45.76
49	MONTGOMERY WARD INSURANCE COMPANY	0.6703	24	18,126	\$259,586	\$259,803	\$0	\$24,224	\$18,724	7.21
50	MONUMENTAL LIFE INSURANCE COMPANY	0.4511	30	1,294	\$174,694	\$209,120	\$0	\$102,380	\$68,061	32.55
51	MOUNTAIN LIFE INSURANCE COMPANY	0.5612	25	1,798	\$217,316	\$215,407	\$0	\$92,285	\$96,315	44.71
52	NORTH CENTRAL LIFE INSURANCE CO*	0.4634	28	1,853	\$179,449	\$270,864	\$0	\$152,441	\$152,986	56.48
53	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0000	53	0	\$0	\$60	\$0	(\$17,435)	(\$17,435)	-290.58
54	PEKIN LIFE INSURANCE COMPANY	0.2614	36	567	\$101,239	\$115,742	\$0	\$32,935	\$74,122	64.04
55	RELIABLE LIFE INSURANCE COMPANY*	0.0000	53	11	(\$57)	\$2,789	\$0	\$2,424	\$2,424	86.91
56	SECURITY LIFE INS CO OF AMERICA	0.0311	46	39	\$12,043	\$10,146	\$0	\$7,647	\$7,569	74.60
57	TMG LIFE INSURANCE COMPANY	0.0116	49	41	\$4,511	\$4,522	\$0	\$0	\$0	0.00
58	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0000	53	3	(\$248)	\$877	\$0	\$68,444	\$88,278	10065.91
59	TRANSPORT LIFE INSURANCE COMPANY	0.0000	53	45	(\$2,572)	\$11,917	\$0	\$39,758	(\$3,508)	-0.29
60	UNION FIDELITY LIFE INSURANCE CO	14.9867	1	46,573	\$5,803,685	\$6,115,658	\$0	\$2,492,993	\$2,766,172	45.23
61	UNITED FIDELITY LIFE INSURANCE CO	0.0000	53	0	\$0	\$17	\$0	\$0	(\$195)	0.00
62	UNITED LIFE INSURANCE COMPANY	0.3896	32	1,040	\$150,858	\$134,990	\$0	\$73,624	\$125,891	93.26
63	UNITED OF OMAHA LIFE INS CO	0.0000	53	0	\$0	\$2,104	\$0	\$644	(\$1,733)	-0.82
64	UNIVERSAL UNDERWRITERS LIFE INS CO	1.6517	16	2,903	\$639,616	\$530,927	\$0	\$263,209	\$418,743	78.87
65	US LIFE CREDIT LIFE INSURANCE CO*	4.2251	8	19,340	\$1,636,210	\$1,439,563	\$0	\$533,388	\$664,890	46.19
66	VISTA LIFE INSURANCE COMPANY	0.1586	39	322	\$61,432	\$73,613	\$0	\$22,745	\$11,058	15.02
67	WESTERN DIVERSIFIED LIFE INSURANCE CO	1.2645	17	2,941	\$489,698	\$431,310	\$0	\$52,102	\$4,892	1.13
68	ZALE LIFE INSURANCE COMPANY	0.0867	42	2,705	\$33,590	\$33,590	\$0	\$11,796	\$11,912	35.46
TOTAL		100.000		1,764,130	\$38,725,513	\$40,565,116	\$343	\$16,096,141	\$18,642,021	45.96

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN LIFE INSURANCE CO OF NY	36.8706	2	0	\$209,995	\$209,995	\$0	\$134,451	\$134,451	64.03
2	JOHN HANCOCK MUTUAL LIFE INS CO	0.0000	4	0	\$0	\$0	\$0	\$16,033	\$5,156	N/A
3	NORTH CENTRAL LIFE INSURANCE CO*	0.0000	4	3	\$0	\$96	\$0	\$0	\$0	0.00
4	RELIABLE LIFE INSURANCE COMPANY*	0.0992	3	0	\$565	\$1,634	\$0	\$0	\$0	0.00
5	USLIFE CREDIT LIFE INSURANCE CO*	63.0302	1	1,979	\$358,986	\$358,986	\$0	\$164,909	\$191,912	53.46
TOTAL		100.000		1,982	\$569,546	\$570,711	\$0	\$315,393	\$331,519	58.09

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP STOP LOSS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.5471	34	332	\$378,100	\$388,179	\$0	\$86,079	\$91,307	23.52
2	AMERICAN CONTINENTAL INSURANCE CO	4.5472	7	2	\$3,142,292	\$3,142,292	\$0	\$2,057,363	\$1,644,199	52.32
3	AMERICAN HERITAGE LIFE INSURANCE CO	0.0146	61	45	\$10,087	\$9,619	\$0	\$9,264	\$8,401	87.34
4	AMERICAN SECURITY INSURANCE COMPANY	0.0180	60	428	\$12,412	\$12,412	\$0	\$0	\$952	7.67
5	AMERICAN UNITED LIFE INSURANCE CO	1.7136	22	5,918	\$1,184,168	\$1,218,016	\$0	\$771,015	\$1,363,034	111.91
6	ANTHEM HEALTH & LIFE INSURANCE COMPANY	1.2929	28	4,862	\$893,450	\$893,450	\$0	\$77,086	\$83,607	9.36
7	ANTHEM LIFE INSURANCE COMPANY	0.1531	52	283	\$105,803	\$109,029	\$0	\$80,026	\$72,518	66.51
8	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	5.3174	3	45,018	\$3,674,538	\$3,712,197	\$0	\$3,556,919	\$2,805,636	75.58
9	BLUE CROSS & BLUE SHIELD OF MO	0.2295	47	1,129	\$158,579	\$163,234	\$0	\$58,094	\$83,177	50.96
10	BOSTON MUTUAL LIFE INSURANCE COMPANY	3.6018	10	14,583	\$2,489,000	\$2,475,216	\$0	\$916,153	\$972,630	39.29
11	COMMONWEALTH LIFE INSURANCE COMPANY	0.0585	56	115	\$40,415	\$32,437	\$0	\$15,539	\$10,451	32.22
12	COMPANION LIFE INSURANCE COMPANY*	0.0107	62	0	\$7,417	\$7,526	\$0	\$7,140	\$7,151	95.02
13	CONTINENTAL INSURANCE COMPANY THE*	8.6856	1	0	\$6,002,111	\$6,003,654	\$0	\$3,378,406	\$3,399,107	56.62
14	CUNA MUTUAL INSURANCE SOCIETY	0.0042	64	18	\$2,924	\$2,903	\$0	\$1,134	\$1,333	45.92
15	EBPLIFE INSURANCE COMPANY	1.6947	24	6,980	\$1,171,128	\$1,178,778	\$0	\$316,272	\$327,548	27.79
16	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.2215	49	0	\$153,064	\$153,064	\$0	\$0	\$0	0.00
17	EMPLOYERS REINSURANCE CORPORATION	3.3943	12	34,654	\$2,345,606	\$2,345,606	\$0	\$1,728,420	(\$212,094)	-0.09
18	FIDELITY SECURITY LIFE INSURANCE CO*	2.7586	14	23,985	\$1,906,334	\$1,892,946	\$0	\$1,488,637	\$1,475,047	77.92
19	FIRST ALLMERICA FINANCIAL LIFE INS CO	5.3046	4	11,921	\$3,665,716	\$3,858,108	\$0	\$1,711,876	\$1,768,278	45.83
20	FORTIS BENEFITS INSURANCE COMPANY	5.0418	5	11,386	\$3,484,418	\$3,519,258	\$0	\$297,167	\$310,093	8.81
21	FRANKLIN LIFE INSURANCE COMPANY	0.5435	35	2,018	\$375,566	\$374,611	\$0	\$334,864	\$322,911	86.20
22	GENERAL AMERICAN LIFE INSURANCE CO	3.5017	11	31,077	\$2,419,847	\$2,401,472	\$0	\$2,118,908	\$2,242,676	93.39
23	GERBER LIFE INSURANCE COMPANY	2.0359	18	4	\$1,406,864	\$1,464,787	\$0	\$1,072,333	\$1,349,057	92.10
24	GREAT AMERICAN RESERVE INS CO	0.0667	55	191	\$46,077	\$46,750	\$0	\$60,598	\$55,084	117.83
25	GREAT WEST LIFE & ANNUITY INS CO*	4.7357	6	18,754	\$3,272,565	\$3,169,555	\$0	\$1,142,127	\$1,081,956	34.14
26	GUARANTEE LIFE INSURANCE COMPANY	1.6045	25	4,893	\$1,108,751	\$1,064,401	\$0	\$769,128	\$707,598	66.48
27	HARTFORD FIRE INSURANCE COMPANY	2.8722	13	13,405	\$1,984,811	\$1,983,978	\$0	\$1,143,717	\$1,423,596	71.75
28	JEFFERSON PILOT LIFE INS CO	0.2038	50	582	\$140,827	\$133,457	\$0	\$204,177	\$100,082	74.99
29	JOHN ALDEN LIFE INSURANCE CO	1.5430	26	11	\$1,066,260	\$1,065,811	\$0	\$2,047,188	\$1,987,102	186.44
30	JOHN HANCOCK MUTUAL LIFE INS CO	1.0360	29	1,106	\$715,932	\$750,060	\$0	\$594,452	\$597,823	79.70
31	KANSAS CITY LIFE INSURANCE CO	4.1042	9	22	\$2,836,189	\$2,884,372	\$0	\$1,787,968	\$1,462,750	50.71
32	KEYPORT LIFE INSURANCE COMPANY	0.1413	53	418	\$97,656	\$0	\$0	\$890,198	\$890,198	N/A
33	LAFAYETTE LIFE INSURANCE CO THE	0.1390	54	3	\$96,061	\$92,948	\$0	\$0	\$0	0.00
34	LIFE INSURANCE CO OF GEORGIA	0.2326	46	735	\$160,756	\$154,308	\$0	\$110,346	\$105,474	68.35
35	LIFE INVESTORS INS CO OF AMERICA	0.0364	58	1,139	\$25,125	\$37,692	\$0	\$75,585	\$154,932	411.05
36	MANUFACTURERS LIFE INSURANCE CO	0.3058	41	0	\$211,306	\$231,476	\$0	\$404,916	\$404,255	174.64
37	MASSACHUSETTS MUTUAL LIFE INS CO	1.5030	27	1,425	\$1,038,650	\$791,806	\$0	\$791,054	\$791,054	99.91
38	METROPOLITAN LIFE INSURANCE COMPANY	0.4291	37	30,638	\$296,526	\$218,014	\$0	\$156,626	\$181,701	83.34
39	MISSOURI VALLEY LIFE AND HEALTH INS CO	4.2370	8	11,999	\$2,927,921	\$2,955,545	\$0	\$914,854	\$1,741,588	58.93
40	MONUMENTAL LIFE INSURANCE COMPANY	0.0032	65	14	\$2,227	\$2,297	\$0	\$0	\$0	0.00
41	MUTUAL OF OMAHA INSURANCE COMPANY	0.0047	63	43	\$3,257	\$3,274	\$0	\$7	(\$1,533)	-0.47
42	NATIONWIDE LIFE INSURANCE CO	0.3417	39	220	\$236,134	\$227,492	\$0	\$0	(\$3,055)	-0.01
43	NEW YORK LIFE INSURANCE COMPANY	0.3026	42	1,197	\$209,078	\$209,664	\$0	\$132,843	\$184,248	87.88
44	NORTH AMERICAN SPECIALTY INS CO	0.2266	48	270	\$156,622	\$156,622	\$0	\$1,955	\$48,416	30.91
45	OHIO NATIONAL LIFE INS CO THE	0.4396	36	0	\$303,770	\$303,262	\$0	\$96,718	\$76,630	25.27
46	PACIFIC MUTUAL LIFE INSURANCE CO	1.9198	19	10,181	\$1,326,671	\$1,341,463	\$0	\$823,618	\$920,927	68.65
47	PREFERRED LIFE INS CO OF NEW YORK	0.0000	66	0	\$0	\$0	\$0	\$16,050	\$16,050	N/A
48	PRINCIPAL MUTUAL LIFE INS CO	0.6521	33	4,842	\$450,638	\$449,177	\$0	\$117,397	\$115,581	25.73
49	RELIANTAR LIFE INSURANCE COMPANY	0.6680	31	2,669	\$461,606	\$531,629	\$0	\$274,280	\$320,337	60.26
50	SAFECO LIFE INSURANCE COMPANY*	2.7528	15	15,571	\$1,902,290	\$1,898,172	\$0	\$1,407,941	\$1,313,400	69.19
51	SEABOARD LIFE INSURANCE CO (USA)	0.3422	38	725	\$236,465	\$236,465	\$0	\$65,147	\$81,369	34.41
52	SECURITY LIFE OF DENVER INSURANCE CO*	0.1976	51	1,196	\$136,540	\$119,698	\$0	\$0	\$62,407	52.14
53	SIERRA HEALTH & LIFE INS CO INC	0.0240	59	512	\$16,564	\$15,586	\$0	\$0	(\$3,522)	-0.23
54	SOUTHLAND LIFE INSURANCE COMPANY	0.2746	44	129	\$189,732	\$189,732	\$0	\$377,139	\$391,474	206.33
55	STANDARD INSURANCE COMPANY	0.2675	45	116	\$184,852	\$184,600	\$0	\$36,711	\$177,446	96.12
56	STANDARD SECURITY LIFE INS CO OF NEWYOR	2.2076	17	4,182	\$1,525,537	\$1,490,059	\$0	\$1,550,531	\$1,519,649	101.99
57	SUN LIFE ASSURANCE CO OF CANADA	0.3022	43	588	\$208,806	\$208,102	\$0	\$153,410	\$10,830	5.20
58	TMG LIFE INSURANCE COMPANY	0.0383	57	30	\$26,475	\$26,538	\$0	\$67,080	\$67,080	252.77
59	TRANSAMERICA OCCIDENTAL LIFE INS CO	2.6162	16	34,138	\$1,807,877	\$2,040,094	\$0	\$1,123,559	\$1,105,117	54.17
60	TRAVELERS INDEMNITY COMPANY	0.0000	66	0	(\$8,543)	(\$8,555)	\$0	\$0	\$0	N/A
61	TRAVELERS INSURANCE COMPANY THE	0.6664	32	374	\$460,479	\$467,800	\$0	\$432,644	\$347,741	74.34
62	TRUSTMARK INSURANCE CO (MUTUAL)	1.7831	21	8,458	\$1,232,177	\$1,253,973	\$0	\$440,040	\$537,006	42.82
63	UNION LABOR LIFE INSURANCE COMPANY	0.3399	40	11,185	\$234,876	\$240,163	\$0	\$6,000	\$5,661	2.36
64	UNITED HEALTHCARE INSURANCE COMPANY	1.8516	20	1,588	\$1,279,509	\$894,009	\$0	\$1,450,550	\$1,908,295	213.45
65	UNITED OF OMAHA LIFE INS CO	1.6961	23	10,177	\$1,172,104	\$1,071,656	\$0	(\$72,744)	(\$444,951)	-0.42
66	UNITED WISCONSIN LIFE INSURANCE COMPANY	5.4121	2	4,560	\$3,739,981	\$3,692,286	\$0	\$2,815,712	\$2,760,663	74.77
67	VASA NORTH ATLANTIC INSURANCE COMPANY	0.8011	30	406	\$553,612	\$553,612	\$0	\$1,899,635	\$1,950,799	352.38
TOTAL		100.000		393,250	\$69,104,287	\$68,737,837	\$0	\$44,418,852	\$43,280,277	62.96

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INS CO	0.0010	267	300	\$19,511	\$15,643	\$0	\$15,000	\$15,148	96.84
2	ACADEMY LIFE INSURANCE CO*	0.0105	191	253	\$201,709	\$200,693	\$0	\$132,269	\$133,616	66.58
3	ADMIRAL LIFE INS CO OF AMERICA	0.0000	319	0	(\$100,317)	\$276,519	\$0	\$143,467	(\$104,661)	-0.38
4	ADVANCE INSURANCE COMPANY	0.0011	265	326	\$21,451	\$21,451	\$0	\$28,059	\$28,059	130.81
5	AETNA LIFE INSURANCE COMPANY*	1.3250	19	41,690	\$25,417,890	\$21,890,023	\$343	\$23,541,908	\$24,009,983	109.68
6	AIG LIFE INSURANCE COMPANY	0.1688	66	53,164	\$3,237,965	\$3,482,285	\$0	\$1,108,595	\$1,182,359	33.95
7	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0171	169	1,829	\$328,767	\$327,399	\$0	\$562,406	\$385,284	117.68
8	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0052	219	1,782	\$99,433	\$100,860	\$0	\$66,515	\$23,067	22.87
9	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.2085	54	23,183	\$4,000,414	\$4,088,905	\$0	\$2,422,665	\$2,535,093	62.00
10	ALLSTATE LIFE INSURANCE COMPANY	0.1209	82	33,507	\$2,316,754	\$2,309,558	\$0	\$1,100,613	\$1,037,635	44.93
11	AMERICAN AUTOMOBILE INSURANCE CO	0.0171	170	0	\$327,397	\$327,397	\$0	\$0	\$56,778	17.34
12	AMERICAN BANKERS INS CO OF FLORIDA	0.0001	295	41	\$1,626	\$1,790	\$0	(\$8,314)	(\$87,627)	-48.95
13	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.2947	47	85,781	\$5,563,831	\$5,676,320	\$0	\$1,436,518	\$1,876,721	33.04
14	AMERICAN CASUALTY CO OF READING PA	0.0022	249	0	\$42,398	\$44,012	\$0	\$0	\$0	0.00
15	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0621	120	557	\$1,190,709	\$1,187,896	\$0	\$858,678	\$807,306	67.96
16	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0026	247	37	\$50,826	\$50,499	\$0	\$17,509	\$17,235	34.13
17	AMERICAN CONTINENTAL INSURANCE CO	0.1638	67	2	\$3,142,292	\$3,142,292	\$0	\$2,057,363	\$1,644,199	52.32
18	AMERICAN CREDITORS LIFE INS CO	0.0028	246	208	\$53,220	\$47,610	\$0	\$19,168	\$31,168	65.47
19	AMERICAN FAMILY LIFE ASSUR CO GA	0.0022	250	431	\$41,560	\$27,344	\$0	\$22,563	\$26,075	95.36
20	AMERICAN FAMILY LIFE INSURANCE CO	0.0006	278	214	\$12,050	\$30,962	\$0	\$27,072	\$28,320	91.47
21	AMERICAN FAMILY MUTUAL INS CO	0.0746	103	675	\$1,430,912	\$1,430,912	\$0	\$1,693,824	\$1,465,148	102.39
22	AMERICAN FIDELITY ASSURANCE COMPANY	0.0993	90	4,989	\$1,905,629	\$1,952,658	\$0	\$655,041	\$1,297,261	66.44
23	AMERICAN FOUNDERS LIFE INSURANCE CO*	0.0002	292	3	\$3,325	\$0	\$0	\$0	\$0	N/A
24	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0000	319	7	\$0	\$0	\$0	\$30,218	\$3,255	N/A
25	AMERICAN HEALTH & LIFE INSURANCE CO	0.0516	132	5,898	\$989,302	\$997,070	\$0	\$325,095	\$187,411	18.80
26	AMERICAN HERITAGE LIFE INSURANCE CO	0.0114	183	230	\$218,349	\$165,948	\$0	\$139,008	\$134,741	81.19
27	AMERICAN HOME ASSURANCE CO	0.0035	235	4,965	\$67,193	\$74,788	\$0	\$25,304	\$16,290	21.78
28	AMERICAN INCOME LIFE INSURANCE CO	0.0058	216	313,153	\$110,471	\$107,353	\$0	\$61,435	\$51,799	48.25
29	AMERICAN INSURANCE CO OF TEXAS*	0.0088	201	142	\$169,407	\$161,778	\$0	\$24,583	\$31,963	19.76
30	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0007	275	3	\$13,623	\$13,533	\$0	\$3,868	\$4,232	31.27
31	AMERICAN LIFE & HEALTH INS CO	0.0186	166	162	\$356,116	\$377,675	\$0	\$111,799	\$248,306	65.75
32	AMERICAN LIFE INSURANCE CO OF NY	0.0109	189	0	\$209,995	\$209,995	\$0	\$134,451	\$134,451	64.03
33	AMERICAN NATIONAL INSURANCE COMPANY*	0.0710	108	5,190	\$1,362,474	\$1,191,534	\$0	\$1,380,533	\$1,382,008	115.99
34	AMERICAN NATIONAL LIFE INS OF TX	0.0592	124	1,687	\$1,136,334	\$1,139,221	\$0	\$380,491	\$369,748	32.46
35	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0014	260	34	\$26,226	\$0	\$0	\$11,046	\$0	N/A
36	AMERICAN REPUBLIC INSURANCE COMPANY	0.0307	153	486	\$688,905	\$618,261	\$0	\$451,153	\$496,258	80.27
37	AMERICAN SECURITY INSURANCE COMPANY	0.0006	277	428	\$12,412	\$12,412	\$0	\$0	\$952	7.67
38	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0136	177	1,285	\$259,939	\$262,256	\$0	\$43,573	\$42,440	16.18
39	AMERICAN UNITED LIFE INSURANCE CO	0.1285	75	32,181	\$2,464,425	\$2,517,278	\$5,178	\$1,320,796	\$1,640,542	65.17
40	AMERICAN WESTERN LIFE INS CO	0.0000	319	0	\$0	\$0	\$0	\$95,270	\$99,970	N/A
41	AMERITAS LIFE INSURANCE CORP	0.1302	73	7,928	\$2,497,879	\$2,480,524	\$0	\$1,776,200	\$1,806,378	72.82
42	AMERUS LIFE INSURANCE COMPANY	0.0035	236	520	\$67,022	\$11,708	\$0	\$369,829	\$178,185	1521.91
43	AMEX ASSURANCE COMPANY	0.0684	125	0	\$1,120,811	\$1,112,676	\$0	\$300,000	\$282,982	25.43
44	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.5920	29	19,393	\$11,357,082	\$11,345,179	\$919	\$9,012,392	\$9,004,715	79.37
45	ANTHEM LIFE INS CO OF INDIANA	0.0006	280	315	\$10,833	\$10,913	\$0	\$0	\$0	0.00
46	ANTHEM LIFE INSURANCE COMPANY	0.1360	71	15,673	\$2,608,482	\$2,681,906	\$0	\$1,983,981	\$1,809,586	67.47
47	ARCADIA NATIONAL LIFE INSURANCE CO	0.0091	200	1,092	\$175,502	\$216,106	\$0	\$108,225	\$146,928	67.99
48	AUTO CLUB LIFE INS CO	0.0139	176	139,483	\$266,296	\$241,827	\$0	\$40,000	\$31,426	13.00
49	BALBOA LIFE INSURANCE COMPANY	0.0309	152	5,769	\$593,171	\$571,592	\$0	\$241,977	\$282,271	49.38
50	BANKERS LIFE AND CASUALTY COMPANY	0.0694	110	10,075	\$1,330,839	\$1,306,516	\$0	\$483,637	\$492,100	37.67
51	BANKERS MULTIPLE LINE INSURANCE CO	0.0092	199	36	\$176,210	\$179,442	\$0	\$265,034	\$210,793	117.47
52	BANKERS NATIONAL LIFE INS CO	0.0000	319	2	\$0	\$0	\$0	\$3,863	\$0	N/A
53	BANKERS UNITED LIFE ASSURANCE CO	0.1751	63	2,701	\$3,359,403	\$3,625,305	\$0	\$1,480,685	\$1,514,208	41.77
54	BCS INSURANCE COMPANY	0.0189	165	334,079	\$361,639	\$361,786	\$0	\$187,429	\$250,863	69.34
55	BCS LIFE INSURANCE COMPANY	0.0142	175	3,285	\$272,024	\$292,089	\$0	\$106,481	\$88,796	30.40
56	BENCHMARK INSURANCE COMPANY	0.5619	30	7,115	\$10,778,712	\$10,894,381	\$0	\$9,247,807	\$8,265,088	75.87
57	BENEFICIAL STANDARD LIFE INS CO*	0.0153	173	3,577	\$294,169	\$305,821	\$0	\$164,740	\$149,280	48.49
58	BENICORP INSURANCE COMPANY	0.0118	182	394	\$226,085	\$227,090	\$0	\$173,528	\$184,276	81.15
59	BEST LIFE ASSURANCE CO OF CALIFORNIA	0.0350	147	0	\$671,747	\$671,747	\$0	\$331,101	\$322,758	48.06
60	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	11.9608	2	240,351	\$229,450,772	\$231,802,290	\$0	\$190,442,571	\$199,413,590	86.03
61	BLUE CROSS & BLUE SHIELD OF MO	3.6101	6	224,666	\$69,254,871	\$71,235,948	\$0	\$62,048,269	\$60,550,128	85.14
62	BOATMENS LIFE INSURANCE COMPANY	0.0371	145	9,373	\$712,431	\$519,809	\$0	\$241,540	\$252,467	48.57
63	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.1707	65	49,883	\$3,273,740	\$3,255,610	\$0	\$1,303,617	\$1,383,979	42.51
64	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.0145	174	815	\$278,175	\$276,041	\$0	\$233,610	\$254,083	92.06
65	BROTHERHOOD MUTUAL INSURANCE CO	0.0110	188	684	\$210,287	\$208,722	\$25	\$100,423	\$100,367	48.09
66	BUSINESS MENS ASSURANCE CO OF AMERICA	0.3357	43	86,094	\$6,439,496	\$6,564,974	\$0	\$3,966,535	\$151,312	2.30
67	CAMBRIDGE LIFE INSURANCE COMPANY	0.0039	229	42	\$74,877	\$94,884	\$0	\$25,971	\$21,967	23.15
68	CAMERON LIFE INSURANCE COMPANY	0.0015	258	399	\$29,824	\$22,484	\$0	\$4,472	\$4,472	19.89
69	CANADA LIFE ASSURANCE COMPANY	0.0039	228	5,543	\$75,662	\$76,130	\$0	\$42,960	(\$14,786)	-0.19
70	CAPITOL AMERICAN LIFE INSURANCE COMPANY	0.0283	156	2,195	\$543,084	\$552,338	\$0	\$276,555	\$275,213	49.83
71	CELTIC LIFE INSURANCE COMPANY THE	0.0579	126	401	\$1,110,756	\$1,094,640	\$0	\$1,085,008	\$1,266,323	114.77
72	CENTENNIAL LIFE INSURANCE COMPANY THE	0.2125	53	4,163	\$4,075,735	\$4,139,501	\$0	\$3,335,897	\$4,061,934	98.13
73	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0708	109	372	\$1,357,801	\$1,319,648	\$0	\$1,143,416	\$1,094,156	82.91
74	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0661	113	0	\$1,268,918	\$1,036,582	\$0	\$455,766	\$552,208	53.27
75	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.5422	32	5,503	\$10,401,718	\$10,401,718	\$0	\$6,114,985	\$6,114,985	58.79
76	CENTRAL STATES HEALTH & LIFE CO	0.0082	204	1,743	\$156,933	\$151,748	\$0	\$76,210	\$86,848	57.23
77	CENTRAL STATES INDEMNITY CO OF OMAHA	0.1286	74	1,360,201	\$2,466,283	\$2,466,283	\$0	\$930,589	\$1,007,585	40.86
78	CENTURION LIFE INSURANCE COMPANY	0.0768	101	14,840	\$1,473,959	\$1,777,960	\$0	\$641,332	\$518,456	29.16
79	CENTURY LIFE ASSURANCE COMPANY	0.0032	241	67	\$60,710	\$118,823	\$0	\$87,304	\$87,304	73.47
80	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0039	230	14,088	\$74,667	\$74,992	\$0	\$43,466	\$65,591	74.13
81	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0347	148	453	\$666,286	\$667,228	\$0	\$1,061,877	\$914,140	137.01
82	CHRYSLER LIFE INSURANCE COMPANY	0.0000	319	84	(\$1,213)	\$9,407	\$0	\$5,812	(\$39,953)	-4.25
83	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.3553	42	4,184	\$6,816,739	\$6,746,115	\$0	\$7,168,667	\$7,100,209	105.25
84	CHUBB LIFE INS CO OF AM	0.0006	279	58	\$11,734	\$8,486	\$0	\$15,392	\$16,004	176.83

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
85	CITICORP LIFE INSURANCE CO	0.0057	217	265	\$109,873	\$111,397	\$0	\$95	\$149	0.13
86	CITIZENS SECURITY LIFE INS CO	0.0058	215	201	\$111,506	\$111,250	\$0	\$98,091	\$99,647	89.57
87	COLONIAL LIFE & ACCIDENT INS CO	0.0065	211	446	\$124,079	\$121,991	\$0	\$203,841	\$195,820	160.82
88	COLONIAL PENN FRANKLIN INSURANCE CO	0.0123	181	519	\$236,776	\$239,876	\$0	\$182,162	\$169,939	70.84
89	COLONIAL PENN LIFE INSURANCE CO	0.0002	291	44	\$3,693	\$4,060	\$0	\$200	\$262	6.45
90	COMBINED INSURANCE CO OF AMERICA	0.1280	76	18,088	\$2,455,494	\$2,923,467	\$0	\$1,852,585	\$1,184,296	40.51
91	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0043	227	7,303	\$81,891	\$84,123	\$0	\$35,401	\$33,366	39.66
92	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0009	269	24	\$17,745	\$6,983	\$0	\$11,510	\$3,279	46.96
93	COMMONWEALTH LIFE INSURANCE COMPANY	0.0021	251	115	\$40,415	\$32,437	\$0	\$15,539	\$10,451	32.22
94	COMMONWEALTH NATIONAL LIFE INS CO	0.0033	239	167	\$62,633	\$57,686	\$0	\$34,587	\$33,371	57.85
95	COMPANION LIFE INSURANCE COMPANY*	0.0021	252	133	\$39,636	\$39,608	\$0	\$37,577	\$37,636	95.02
96	CONGRESS LIFE INSURANCE COMPANY	0.0036	233	103	\$68,664	\$68,664	\$0	\$57,504	\$46,923	68.34
97	CONNECTICUT GENERAL LIFE INS CO	1.8681	11	78,174	\$35,837,274	\$34,913,910	\$0	\$28,945,187	\$28,665,713	82.10
98	CONNECTICUT NATIONAL LIFE INS CO*	0.0003	288	7	\$4,890	\$4,890	\$0	\$0	\$0	0.00
99	CONSUMERS LIFE INSURANCE COMPANY	0.0004	283	14	\$8,005	\$223	\$0	(\$113)	\$0	0.00
100	CONTINENTAL ASSURANCE COMPANY	4.3154	4	31,138	\$82,785,068	\$88,118,886	\$0	\$72,107,246	\$74,458,780	84.50
101	CONTINENTAL CASUALTY COMPANY*	1.2363	21	92,158	\$23,715,770	\$23,298,443	\$0	\$8,709,084	\$15,491,221	66.49
102	CONTINENTAL INSURANCE COMPANY THE*	0.3129	44	0	\$6,002,111	\$6,003,664	\$0	\$3,378,406	\$3,399,107	56.62
103	CONTINENTAL LIFE AND ACCIDENT CO*	0.0913	93	1,260	\$1,751,096	\$1,745,152	\$0	\$1,072,431	\$995,096	57.02
104	COUNTRY LIFE INSURANCE COMPANY	0.0114	184	265	\$218,082	\$216,855	\$0	\$73,814	\$74,413	34.31
105	COVENTRY HEALTH AND LIFE INSURANCE CO	0.0490	135	31,187	\$939,053	\$939,053	\$0	\$400,295	\$398,754	42.46
106	COX HEALTH SYSTEMS INSURANCE COMPANY	0.4721	36	9,882	\$9,056,335	\$9,044,090	\$0	\$6,885,893	\$7,613,497	84.18
107	CROWN LIFE INSURANCE COMPANY*	0.0011	264	804	\$21,458	\$42,596	\$0	\$74,024	\$22,602	53.06
108	CUNA MUTUAL INSURANCE SOCIETY	0.3855	41	181,816	\$7,395,574	\$7,365,944	\$0	\$4,132,798	\$4,399,525	59.81
109	EBPLIFE INSURANCE COMPANY	0.0610	121	6,980	\$1,171,128	\$1,178,778	\$0	\$316,272	\$327,548	27.79
110	EMPIRE GENERAL LIFE ASSURANCE CORP	0.0028	244	398	\$54,369	\$56,110	\$0	\$0	\$0	0.00
111	EMPLOYERS HEALTH INSURANCE COMPANY*	0.3070	45	8,491	\$5,889,990	\$5,873,798	\$0	\$4,224,482	\$4,356,234	74.16
112	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.1626	68	3,098	\$3,119,861	\$3,161,103	\$0	\$2,712,086	\$2,543,101	80.45
113	EMPLOYERS REASSURANCE CORPORATION	0.0034	237	212	\$65,373	\$0	\$0	\$42,478	\$42,478	N/A
114	EMPLOYERS REINSURANCE CORPORATION	0.1223	80	34,654	\$2,345,606	\$2,345,606	\$0	\$1,728,420	(\$212,094)	-0.09
115	EPIC LIFE INSURANCE COMPANY THE	0.1152	84	10,993	\$2,210,734	\$2,132,753	\$0	\$1,687,430	\$1,830,042	85.81
116	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.0000	319	0	(\$53,225)	(\$53,225)	\$0	(\$617,360)	(\$554,495)	10.42
117	ERC LIFE REINSURANCE CORPORATION	0.0061	213	5,412	\$117,677	\$117,677	\$0	\$0	\$0	0.00
118	FAMILY LIFE INSURANCE COMPANY*	0.0009	271	90	\$16,494	\$16,494	\$0	\$6,040	\$5,697	34.54
119	FARM BUREAU LIFE INS CO OF MISSOURI	0.0063	212	82,303	\$119,974	\$120,349	\$0	\$64,702	\$57,108	47.45
120	FARMERS MUTUAL HAIL INS CO OF IOWA	0.0000	305	44	\$660	\$625	\$0	\$0	\$0	0.00
121	FARMERS NEW WORLD LIFE INSURANCE CO	0.0000	307	16	\$347	\$347	\$0	\$0	\$0	0.00
122	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0083	203	54	\$159,811	\$199,735	\$0	\$185,050	\$206,355	103.31
123	FEDERAL INSURANCE COMPANY	0.0918	92	0	\$1,761,800	\$1,762,538	\$0	\$1,759,844	\$878,331	49.83
124	FEDERATED MUTUAL INSURANCE COMPANY	0.2030	67	3,167	\$3,884,636	\$4,369,636	\$0	\$4,617,274	\$4,731,327	108.28
125	FIDELITY SECURITY LIFE INSURANCE CO*	0.1846	62	65,440	\$3,541,047	\$3,516,178	\$0	\$2,212,555	\$2,192,357	62.35
126	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.5607	31	54,897	\$10,755,744	\$11,459,720	\$0	\$4,801,152	\$5,535,288	48.30
127	FIRST PROVIDENT LIFE & HEALTH INS CO	0.0046	224	437	\$88,194	\$88,361	\$0	\$78,993	\$78,659	89.02
128	FORT DEARBORN LIFE INS CO	0.0113	186	1,502	\$216,553	\$216,553	\$0	\$176,470	\$176,470	81.49
129	FORTIS BENEFITS INSURANCE COMPANY	2.4180	9	93,149	\$46,386,882	\$46,783,670	\$0	\$36,799,537	\$36,099,318	77.16
130	FORUM INSURANCE COMPANY	0.0106	190	9,180	\$207,677	\$209,530	\$0	\$60,155	\$56,426	26.93
131	FRANKLIN LIFE INSURANCE COMPANY	0.0482	137	3,475	\$924,686	\$922,234	\$0	\$703,673	\$678,655	73.68
132	GENERAL AMERICAN LIFE INSURANCE CO	1.4629	18	82,993	\$28,063,512	\$27,854,195	\$50,739	\$24,719,845	\$26,163,758	93.93
133	GENERAL ELECTRIC CAPITAL ASSUR CO	0.1091	87	152,978	\$2,093,060	\$2,086,644	\$0	\$1,028,478	\$655,238	31.40
134	GENERAL FIDELITY LIFE INSURANCE CO	0.0074	207	1,419	\$141,894	\$136,725	\$0	\$29,254	\$22,364	16.36
135	GERBER LIFE INSURANCE COMPANY	0.0886	95	11	\$1,700,287	\$1,741,534	\$0	\$1,235,062	\$1,520,248	87.29
136	GERMANTOWN LIFE INSURANCE COMPANY	0.0001	296	6	\$1,109	\$1,109	\$0	\$0	\$7,713	695.48
137	GOLDEN RULE INSURANCE COMPANY	0.3984	40	4,546	\$7,642,393	\$7,617,553	\$0	\$5,356,798	\$5,399,234	70.88
138	GOVERNMENT EMPLOYEES INSURANCE CO	0.0001	294	21	\$2,697	\$3,194	\$0	\$1,920	\$1,980	61.37
139	GREAT AMERICAN RESERVE INS CO	0.0035	234	191	\$67,549	\$68,536	\$0	\$88,838	\$80,753	117.83
140	GREAT NORTHERN INSURANCE COMPANY	0.0000	319	0	\$0	\$0	\$0	\$290	\$290	N/A
141	GREAT SOUTHERN LIFE INSURANCE CO	0.0018	254	58	\$34,331	\$34,331	\$0	\$0	\$0	0.00
142	GREAT WEST LIFE & ANNUITY INS CO*	0.2257	52	21,048	\$4,328,790	\$4,197,291	\$0	\$1,510,750	\$1,431,159	34.10
143	GREAT WEST LIFE ASSURANCE COMPANY*	0.0002	290	17	\$4,588	\$13,427	\$0	\$10,002	\$5,938	44.22
144	GUARANTEE LIFE INSURANCE COMPANY	0.1734	64	111,182	\$3,326,162	\$3,193,106	\$0	\$1,837,936	\$1,600,901	52.95
145	GUARANTEE RESERVE LIFE INSURANCE CO	0.0003	286	32	\$6,250	\$7,449	\$0	\$4,300	\$4,012	53.86
146	GUARANTEE TRUST LIFE INSURANCE CO*	0.1119	85	8,189	\$2,147,576	\$1,905,089	\$0	\$587,061	\$991,249	52.03
147	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.7309	13	161,736	\$33,205,058	\$33,566,097	\$0	\$29,703,943	\$28,849,153	85.95
148	HARTFORD FIRE INSURANCE COMPANY	0.1071	88	24,981	\$2,064,266	\$2,051,269	\$0	\$1,150,312	\$1,430,181	69.72
149	HARTFORD LIFE AND ACCIDENT INS CO*	0.4622	37	317,717	\$8,866,612	\$8,925,397	\$0	\$3,335,952	\$8,883,259	99.53
150	HARTFORD LIFE INSURANCE COMPANY	0.1525	70	60,774	\$2,925,843	\$2,992,951	\$0	\$3,020,960	\$2,919,579	97.55
151	HARVEST LIFE INSURANCE COMPANY THE	0.0367	146	241	\$704,291	\$733,806	\$0	\$750,053	\$464,280	63.27
152	HEALTH AND LIFE INSURANCE CO OF AMERICA	0.0012	263	10	\$22,317	\$25,075	\$0	\$2,695	\$1,930	7.70
153	HEALTHY ALLIANCE LIFE INSURANCE CO	14.8934	1	240,012	\$285,708,794	\$283,430,361	\$0	\$236,515,359	\$243,643,300	85.96
154	HERITAGE LIFE INSURANCE COMPANY	0.0000	319	1,642	(\$9,664)	\$70,770	\$0	\$50,676	\$1,111	1.57
155	HOME INSURANCE COMPANY THE	0.0000	319	0	(\$15,908)	(\$4,185)	\$0	\$0	(\$10,943)	2.51
156	HORACE MANN LIFE INSURANCE COMPANY	0.0610	122	18,261	\$1,169,554	\$1,123,884	\$0	\$1,040,744	\$1,003,642	89.30
157	HOUSEHOLD LIFE INSURANCE COMPANY	0.0567	127	6,893	\$1,088,317	\$1,138,243	\$0	\$103,132	\$859,652	75.52
158	HUMANA INSURANCE COMPANY	3.5224	7	54,059	\$67,571,942	\$69,008,232	\$0	\$72,026,133	\$76,052,343	110.21
159	IDS LIFE INSURANCE COMPANY	0.0005	281	19	\$10,255	\$10,291	\$0	\$4,541	\$9,125	88.67
160	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0009	270	122	\$17,302	\$14,967	\$0	\$27,745	\$13,452	90.48
161	INA LIFE INSURANCE CO OF NEW YORK	0.0000	319	0	\$0	\$0	\$0	\$126,804	\$58,767	N/A
162	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0388	143	6,414	\$744,112	\$760,887	\$0	\$372,827	\$518,645	68.16
163	INSURANCE CO OF THE STATE OF PA	0.0210	162	14	\$402,313	\$405,109	\$0	\$48,690	\$68,475	16.90
164	INSURANCE COMPANY OF NORTH AMERICA	0.0317	151	0	\$608,498	\$619,033	\$0	\$1,139,533	\$1,254,876	202.72
165	INTERCON LIFE INSURANCE CORPORATION*	0.0000	319	189	(\$5,678)	\$18,409	\$0	\$47,220	\$34,368	186.69
166	J C PENNEY CASUALTY INSURANCE CO	0.0238	159	31,788	\$457,128	\$457,128	\$0	\$192,803	\$186,020	40.69
167	J C PENNEY LIFE INSURANCE COMPANY	0.4595	38	114,776	\$8,815,734	\$8,742,494	\$0	\$4,190,942	\$5,099,323	58.33

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
168	J M I C LIFE INSURANCE COMPANY	0.0201	163	748	\$386,088	\$134,059	\$0	\$21,253	\$29,898	22.30
169	JEFFERSON PILOT LIFE INS CO	0.0647	115	5,328	\$1,240,241	\$1,261,835	\$0	\$1,339,164	\$734,694	58.22
170	JOHN ALDEN LIFE INSURANCE CO	1.6024	15	20,235	\$30,739,065	\$30,731,262	\$0	\$26,133,395	\$25,376,900	82.58
171	JOHN DEERE INSURANCE COMPANY	0.0509	133	897	\$975,511	\$1,016,557	\$0	\$897,005	\$704,547	69.30
172	JOHN HANCOCK MUTUAL LIFE INS CO	0.2979	46	9,940	\$5,714,940	\$5,987,398	\$28,773	\$3,055,165	\$3,061,516	51.13
173	KANSAS CITY LIFE INSURANCE CO	0.6489	27	36,264	\$12,449,138	\$12,660,630	\$0	\$9,450,175	\$7,731,259	61.07
174	KEYPORT LIFE INSURANCE COMPANY	0.0051	221	418	\$97,656	\$0	\$0	\$890,198	\$890,198	N/A
175	LAFAYETTE LIFE INSURANCE CO THE	0.0238	160	56	\$456,469	\$441,674	\$0	\$468,512	\$452,427	102.43
176	LAMAR LIFE INSURANCE COMPANY	0.0169	171	8	\$324,782	\$330,682	\$0	\$235,402	\$260,849	78.88
177	LEGION INSURANCE COMPANY	0.0000	319	0	\$0	\$0	\$0	\$1,011,123	(\$3,508,398)	N/A
178	LIBERTY LIFE ASSUR CO OF BOSTON	0.0175	167	3,696	\$336,653	\$336,653	\$0	\$360,195	\$375,791	111.62
179	LIBERTY LIFE INSURANCE COMPANY*	0.0610	123	3,280	\$1,169,264	\$1,125,058	\$0	\$216,077	\$39,217	3.49
180	LIBERTY MUTUAL INSURANCE COMPANY	0.0000	304	1	\$713	\$713	\$0	\$0	(\$10,110)	-14.18
181	LIBERTY NATIONAL LIFE INSURANCE CO	0.0000	309	4	\$218	\$218	\$0	\$0	\$0	0.00
182	LIFE INSURANCE CO OF GEORGIA	0.0085	202	870	\$164,016	\$157,568	\$0	\$113,467	\$108,732	69.01
183	LIFE INSURANCE CO OF NORTH AMERICA	0.8090	22	25,934	\$15,519,450	\$15,519,450	\$0	\$7,417,493	\$7,817,925	50.38
184	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0017	255	564	\$32,607	\$32,613	\$0	\$1,272	\$1,136	3.48
185	LIFE INVESTORS INS CO OF AMERICA	0.1958	61	21,825	\$3,756,206	\$4,011,201	\$0	\$3,212,952	\$2,517,242	62.75
186	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0835	98	4,720	\$1,601,208	\$1,700,559	\$0	\$857,634	\$897,725	52.79
187	LINCOLN NATIONAL REASSURANCE CO	0.0000	306	104	\$610	\$610	\$0	\$0	\$61	10.00
188	LONDON LIFE REINSURANCE COMPANY	0.0000	299	1	\$958	\$935	\$0	\$1,252	(\$27,086)	-28.97
189	LONE STAR LIFE INSURANCE COMPANY*	0.0009	272	22	\$16,474	\$17,186	\$0	\$16,119	\$14,091	81.99
190	LOYAL AMERICAN LIFE INSURANCE CO	0.0016	257	211	\$30,925	\$29,232	\$0	\$17,780	\$21,744	74.38
191	LYNDON LIFE INSURANCE COMPANY	0.0167	172	3,036	\$319,799	\$297,170	\$0	\$102,343	(\$42,954)	-0.14
192	MADISON NATIONAL LIFE INSURANCE CO INC	0.0034	238	370	\$55,302	\$69,515	\$0	\$35,266	\$35,526	51.11
193	MAMSI LIFE AND HEALTH INSURANCE CO	0.0028	245	0	\$53,866	\$53,866	\$0	\$0	\$0	0.00
194	MANUFACTURERS LIFE INSURANCE CO	0.0110	187	0	\$211,306	\$231,476	\$0	\$404,916	\$404,255	174.64
195	MARTEL INSURANCE COMPANY	0.0102	194	24,454	\$195,503	\$200,033	\$0	\$94,769	\$109,345	54.66
196	MASSACHUSETTS MUTUAL LIFE INS CO	0.2919	48	5,710	\$5,600,429	\$4,173,660	\$0	\$7,562,533	\$8,397,743	201.21
197	MAYFLOWER NATIONAL LIFE INSURANCE CO	0.0000	319	137	(\$851)	\$50,334	\$0	\$6,269	(\$5,333)	-0.11
198	MBL LIFE ASSURANCE CORPORATION	0.0000	319	4	\$0	\$0	\$0	\$30,594	\$30,145	N/A
199	MEDICAL LIFE INSURANCE COMPANY	0.0023	248	420	\$44,461	\$42,278	\$0	\$9,719	\$9,719	22.99
200	MEGA LIFE AND HEALTH INS CO THE	0.0465	138	761	\$891,364	\$917,848	\$0	\$275,280	\$551,156	60.05
201	MEMBERS LIFE INSURANCE COMPANY	0.0000	301	538	\$762	\$1,180	\$0	\$27,955	\$24,542	2079.83
202	MERIT LIFE INSURANCE CO	0.0674	111	24,113	\$1,293,401	\$1,560,201	\$0	\$468,143	\$387,696	24.85
203	METROPOLITAN LIFE INSURANCE COMPANY	1.9011	10	1,124,273	\$36,470,242	\$27,465,298	\$1,751,715	\$14,883,535	\$17,004,413	61.91
204	MIC LIFE INSURANCE CORPORATION	0.0000	319	2,688	(\$60,805)	\$902,565	\$0	\$323,578	\$166,772	18.48
205	MIDAMERICA LIFE INSURANCE COMPANY	0.0008	273	0	\$15,312	\$15,312	\$0	\$1,387	\$1,111	7.26
206	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0000	319	0	\$0	\$0	\$0	\$69	\$57	N/A
207	MIDWEST NATIONAL LIFE INS CO OF TN	0.0901	94	1,114	\$1,728,074	\$1,600,440	\$0	\$398,033	\$840,358	52.51
208	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0632	119	20,584	\$1,212,719	\$1,183,140	\$0	\$687,496	\$622,719	52.63
209	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.6714	26	18,734	\$12,880,303	\$12,857,885	\$0	\$10,519,018	\$11,528,168	89.66
210	MONTGOMERY WARD INSURANCE COMPANY	0.0135	178	18,126	\$259,586	\$259,803	\$0	\$24,224	\$18,724	7.21
211	MONTGOMERY WARD LIFE INSURANCE CO	0.0748	102	25,802	\$1,435,200	\$1,470,491	\$0	\$815,036	\$829,328	56.40
212	MONUMENTAL LIFE INSURANCE COMPANY	0.2062	55	30,204	\$3,956,125	\$4,069,077	\$0	\$1,947,352	\$1,905,979	48.84
213	MOUNTAIN LIFE INSURANCE COMPANY	0.0113	185	1,798	\$217,316	\$215,407	\$0	\$92,285	\$96,315	44.71
214	MUTUAL LIFE INSURANCE CO OF NY*	0.0019	253	42	\$37,238	\$37,375	\$0	\$29,180	\$13,800	36.92
215	MUTUAL OF OMAHA INSURANCE COMPANY	0.6977	24	36,927	\$13,383,987	\$14,220,691	\$0	\$10,784,606	\$10,643,600	74.85
216	MUTUAL PROTECTIVE INS CO	0.0007	275	2	\$12,660	\$12,844	\$0	\$3,072	\$832	6.48
217	NATIONAL BENEFIT LIFE INSURANCE CO	0.0037	232	62	\$70,254	\$70,461	\$0	\$42,607	\$43,063	61.10
218	NATIONAL CASUALTY COMPANY*	0.0448	140	23,291	\$858,728	\$907,522	\$0	\$1,230,330	\$1,236,871	136.29
219	NATIONAL FINANCIAL INSURANCE COMPANY	0.0384	144	339	\$736,299	\$742,647	\$0	\$211,737	\$294,732	39.69
220	NATIONAL FOUNDATION LIFE INS CO	0.0432	141	648	\$828,651	\$778,829	\$0	\$131,459	\$200,230	25.71
221	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.2022	58	1,664	\$3,879,398	\$3,886,394	\$0	\$2,494,873	\$2,337,175	60.14
222	NATIONAL HEALTH INS CO	0.0500	134	766	\$959,225	\$961,302	\$0	\$702,165	\$746,091	77.61
223	NATIONAL UNION FIRE INS CO OF PITTSBURG	2.7034	9	1,824	\$51,861,571	\$51,805,551	\$0	\$8,038,291	\$8,526,058	16.46
224	NATIONWIDE LIFE INSURANCE CO	0.2043	56	61,560	\$3,918,893	\$3,697,992	\$0	\$2,960,435	\$3,159,760	85.45
225	NATIONWIDE MUTUAL INSURANCE COMPANY	0.0000	317	2	\$35	\$35	\$0	\$0	\$0	0.00
226	NEW HAMPSHIRE INSURANCE COMPANY	0.0000	319	0	\$0	\$0	\$0	\$7,225	(\$58,065)	N/A
227	NEW YORK LIFE INSURANCE COMPANY	1.4921	16	56,932	\$28,623,430	\$29,145,883	\$139,547	\$22,726,217	\$30,823,696	105.76
228	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0000	319	0	\$0	\$0	\$0	\$0	(\$810)	N/A
229	NORTH AMERICAN INSURANCE COMPANY	0.0000	310	2	\$214	\$214	\$0	\$0	\$164	76.64
230	NORTH AMERICAN SPECIALTY INS CO	0.0082	205	270	\$156,622	\$156,622	\$0	\$1,955	\$48,416	30.91
231	NORTH CENTRAL LIFE INSURANCE CO*	0.0094	197	1,856	\$179,449	\$270,960	\$0	\$162,441	\$162,986	56.46
232	NORTHWESTERN MUTUAL LIFE INS CO	0.0541	129	3,182	\$1,038,413	\$998,631	\$0	\$561,835	\$207,592	20.79
233	OHIO NATIONAL LIFE INS CO THE	0.0174	168	0	\$333,923	\$333,365	\$0	\$106,318	\$84,236	25.27
234	OLD REPUBLIC INSURANCE COMPANY	0.0010	268	0	\$18,463	\$18,463	\$0	\$14,015	\$14,614	79.15
235	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0000	319	0	\$0	\$60	\$0	\$9,433	\$35,860	59750.00
236	OXFORD LIFE INSURANCE COMPANY	0.0010	266	84	\$19,913	\$20,285	\$0	\$11,134	\$11,218	55.30
237	PACIFIC INDEMNITY COMPANY	0.0002	289	0	\$4,718	\$4,447	\$0	\$0	(\$1,537)	-0.35
238	PACIFIC MUTUAL LIFE INSURANCE CO	0.0733	105	11,385	\$1,406,564	\$1,422,248	\$0	\$873,218	\$976,386	68.65
239	PAN AMERICAN LIFE INSURANCE COMPANY	0.0730	106	11,872	\$1,401,119	\$1,385,252	\$0	\$782,622	\$810,710	58.52
240	PAUL REVERE LIFE INSURANCE CO	0.0719	107	9,540	\$1,378,885	\$1,390,428	\$0	\$1,221,902	\$1,723,143	123.93
241	PEKIN LIFE INSURANCE COMPANY	0.0063	218	567	\$101,239	\$115,742	\$0	\$32,935	\$74,122	64.04
242	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0000	308	2	\$316	\$313	\$0	\$11,348	\$8,695	2777.96
243	PFL LIFE INSURANCE COMPANY	0.2302	51	3,501	\$4,416,513	\$4,445,679	\$0	\$4,668,249	\$4,530,326	101.90
244	PHF LIFE INSURANCE COMPANY	0.0000	319	0	\$0	\$0	\$0	\$25,348	\$104,204	N/A
245	PHILADELPHIA AMERICAN LIFE INS CO	0.0007	274	9	\$13,818	\$13,890	\$0	\$16,566	\$15,204	109.46
246	PHILADELPHIA LIFE INS CO	0.0216	161	0	\$414,422	\$625,748	\$0	\$241,745	\$465,780	74.44
247	PHOENIX AMERICAN LIFE INS CO	0.1600	69	28,608	\$3,069,057	\$3,073,527	\$0	\$1,450,202	\$2,345,362	76.31
248	PHOENIX HOME LIFE MUTUAL INS CO	0.0852	96	12,202	\$1,633,639	\$1,726,211	\$0	\$1,712,385	\$1,986,725	115.09
249	PHYSICIANS MUTUAL INSURANCE COMPANY	0.0052	220	286	\$98,831	\$102,859	\$0	\$32,173	\$30,525	29.68
250	PIONEER LIFE INSURANCE COMPANY	0.0967	91	1,174	\$1,855,392	\$1,881,608	\$0	\$1,490,957	\$1,406,266	74.74

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
251	PM GROUP LIFE INS CO	0.0668	112	5,658	\$1,281,932	\$1,289,871	\$0	\$2,547,995	\$2,557,767	198.30
252	PREFERRED LIFE INS CO OF NEW YORK	0.0000	313	4	\$156	\$157	\$0	\$16,050	\$16,050	10222.93
253	PRIMERICA LIFE INSURANCE COMPANY	0.0012	262	10	\$22,678	\$23,235	\$0	\$35	\$1,683	7.24
254	PRINCIPAL MUTUAL LIFE INS CO	3.7783	5	102,417	\$72,481,630	\$72,456,719	\$163,340	\$56,468,622	\$55,595,148	76.73
255	PROTECTIVE LIFE INSURANCE COMPANY	0.1257	78	17,655	\$2,410,936	\$2,474,301	\$0	\$1,772,122	\$1,693,069	68.43
256	PROVIDENT INDEMNITY LIFE INS CO	0.0126	179	148	\$241,505	\$241,287	\$0	\$144,767	\$168,604	69.88
257	PROVIDENT LIFE AND ACCIDENT INS CO	0.1962	60	5,377	\$3,763,150	\$3,672,198	\$0	\$2,884,225	\$3,145,172	85.65
258	PROVIDENT LIFE AND CASUALTY INS CO	0.0029	243	2,313	\$54,882	\$50,629	\$0	\$43,119	\$60,957	120.40
259	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0037	231	304	\$71,217	\$73,553	\$0	\$98,625	\$53,018	72.08
260	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0743	104	4,277	\$1,426,215	\$1,435,525	\$0	\$907,086	\$917,583	63.92
261	PRUDENTIAL INSURANCE CO OF AMERICA THE	8.9532	3	160,750	\$171,754,183	\$163,321,070	\$458,933	\$147,135,454	\$172,643,478	105.71
262	PYRAMID LIFE INSURANCE COMPANY	0.0000	303	1	\$716	\$715	\$0	\$103	\$70	9.79
263	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0001	298	4	\$1,073	\$1,073	\$0	\$0	\$0	0.00
264	RELIABLE LIFE INSURANCE COMPANY*	0.0845	97	56,801	\$1,621,248	\$1,625,163	\$0	\$785,481	\$785,481	48.33
265	RELIAANCE INSURANCE COMPANY	0.0449	139	0	\$860,903	\$672,868	\$0	\$1,002,182	(\$2,202,701)	-3.27
266	RELIANCE NATIONAL INDEMNITY COMPANY	0.0000	319	0	\$0	\$1,996	\$0	\$0	\$1,112	55.71
267	RELIANCE STANDARD LIFE INSURANCE CO*	0.0487	136	10,958	\$935,078	\$939,845	\$0	\$702,863	\$916,517	97.52
268	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0002	293	0	\$2,917	\$1,978	\$0	(\$1,418)	(\$867)	463.89
269	RELIASTAR LIFE INSURANCE COMPANY	0.0635	118	5,076	\$1,217,518	\$1,250,612	\$0	\$1,642,406	\$1,634,774	130.72
270	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0047	222	0	\$89,429	\$163,203	\$0	\$151,196	\$81,672	50.04
271	RESERVE NATIONAL INSURANCE COMPANY	0.2411	50	4,410	\$4,626,112	\$4,853,415	\$0	\$3,108,974	\$2,964,691	61.08
272	ROYAL MACCABEES LIFE INSURANCE CO	0.0046	223	423	\$88,673	\$89,681	\$0	\$64,918	\$72,233	80.54
273	SAFECO LIFE INSURANCE COMPANY*	0.1257	77	24,826	\$2,411,206	\$2,406,986	\$0	\$1,918,168	\$1,789,366	74.37
274	SAFEHEALTH LIFE INSURANCE COMPANY	0.0003	285	304	\$6,455	\$6,455	\$0	\$4,131	\$4,131	64.00
275	SEABOARD LIFE INSURANCE CO (USA)	0.0123	180	725	\$236,465	\$236,465	\$0	\$65,147	\$81,369	34.41
276	SECURITY BENEFIT LIFE INSURANCE CO	0.0044	226	279	\$84,707	\$85,607	\$0	\$76,447	\$67,138	78.43
277	SECURITY CONNECTICUT LIFE INS CO	0.0001	297	47	\$1,074	\$1,074	\$0	\$0	\$0	0.00
278	SECURITY GENERAL LIFE INSURANCE CO	0.0000	300	1	\$828	\$828	\$0	\$46	\$46	5.56
279	SECURITY LIFE INS CO OF AMERICA	0.0263	157	1,699	\$505,191	\$507,212	\$0	\$381,622	\$375,134	73.96
280	SECURITY LIFE OF DENVER INSURANCE CO*	0.0071	209	1,196	\$136,540	\$119,698	\$0	\$0	\$62,407	52.14
281	SECURITY MUTUAL LIFE INS CO OF NY	0.0045	225	667	\$86,754	\$99,247	\$74,266	\$0	\$0	0.00
282	SENTRY INSURANCE A MUTUAL COMPANY	0.0093	198	729	\$179,008	\$178,881	\$0	\$55,640	\$55,640	31.10
283	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0544	128	553	\$1,043,406	\$1,201,918	\$0	\$815,826	\$1,018,581	84.75
284	SETTLERS LIFE INSURANCE COMPANY	0.0000	312	1	\$189	\$187	\$0	\$0	\$0	0.00
285	SHELTER LIFE INSURANCE CO	0.2651	49	3,315	\$5,085,668	\$5,087,932	\$0	\$4,343,133	\$4,361,928	85.73
286	SIERRA HEALTH & LIFE INS CO INC	0.0517	131	1,245	\$991,122	\$988,872	\$0	\$300,996	\$555,466	56.17
287	SIGNATURE LIFE INS CO OF AMERICA THE	0.0029	242	1,043	\$56,182	\$51,083	\$0	\$36,207	\$41,662	81.36
288	SOUTHLAND LIFE INSURANCE COMPANY	0.0099	196	129	\$189,732	\$189,732	\$0	\$377,139	\$391,474	206.33
289	STANDARD INSURANCE COMPANY	0.1979	59	56,755	\$3,796,315	\$3,801,508	\$0	\$2,628,168	\$3,824,026	100.59
290	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0624	99	4,408	\$1,581,012	\$1,544,244	\$0	\$1,854,426	\$1,817,491	117.69
291	STATE FARM MUTUAL AUTOMOBILE INS CO	0.4866	35	8,141	\$9,335,610	\$9,339,931	\$0	\$7,290,942	\$7,160,424	76.66
292	SUN LIFE ASSURANCE CO OF CANADA	0.0659	114	3,682	\$1,264,919	\$1,189,407	\$0	\$1,132,188	\$1,166,960	98.11
293	TIME INSURANCE COMPANY	0.1310	72	2,155	\$2,512,758	\$2,517,758	\$0	\$2,053,909	\$1,838,945	73.04
294	TMG LIFE INSURANCE COMPANY	0.1220	81	965	\$2,339,464	\$2,345,014	\$0	\$1,544,059	\$1,386,570	59.13
295	TRANS-GENERAL LIFE INSURANCE COMPANY	0.0328	150	1,460	\$630,165	\$644,984	\$0	\$350,982	\$269,435	41.77
296	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.1225	79	34,146	\$2,349,679	\$2,686,585	\$0	\$1,677,982	\$1,649,026	61.38
297	TRANSPORT LIFE INSURANCE COMPANY	0.0527	130	834	\$1,010,320	\$1,091,405	\$0	\$1,358,355	\$1,167,736	106.99
298	TRANSPORTATION INSURANCE COMPANY	0.0000	315	0	\$104	\$116	\$0	\$0	\$0	0.00
299	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.0000	319	0	(\$661)	(\$661)	\$0	\$86,510	(\$164,485)	248.84
300	TRAVELERS INDEMNITY COMPANY	0.0000	319	0	(\$8,543)	(\$8,555)	\$0	\$0	\$0	0.00
301	TRAVELERS INSURANCE COMPANY THE	0.7274	23	11,359	\$13,953,909	\$14,177,108	\$0	\$13,117,481	\$10,361,795	73.09
302	TRUSTMARK INSURANCE CO (MUTUAL)	0.6915	25	33,429	\$13,265,495	\$13,299,985	\$0	\$9,487,560	\$9,606,910	72.23
303	TRUSTMARK LIFE INSURANCE COMPANY	0.0003	287	4	\$5,737	\$5,750	\$0	\$39	\$40	0.70
304	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.0088	210	1,310	\$130,116	\$174,251	\$0	\$4,966	\$36,068	20.70
305	UNILIFE INSURANCE COMPANY	0.0073	208	8	\$139,973	\$139,973	\$0	\$111,978	\$111,978	80.00
306	UNION BENEFIT LIFE INS CO	0.0000	314	0	\$155	\$155	\$0	\$0	\$49	31.61
307	UNION CENTRAL LIFE INSURANCE CO	0.0058	214	410	\$112,136	\$111,907	\$0	\$19,179	\$114,996	102.76
308	UNION FIDELITY LIFE INSURANCE CO	0.4557	39	78,244	\$8,741,305	\$9,095,367	\$0	\$3,982,765	\$4,235,620	46.57
309	UNION LABOR LIFE INSURANCE COMPANY	0.1096	86	62,271	\$2,103,119	\$2,150,456	\$40,129	\$1,574,982	\$1,486,041	69.10
310	UNION SECURITY LIFE INSURANCE CO	0.1192	83	14,444	\$2,285,874	\$2,201,422	\$0	\$812,009	\$918,934	41.74
311	UNITED AMERICAN INSURANCE COMPANY	0.0102	193	304	\$196,059	\$163,751	\$0	\$112,440	\$139,477	85.18
312	UNITED BENEFIT LIFE INSURANCE COMPANY	0.0642	116	2,328	\$1,230,656	\$1,221,705	\$0	\$796,891	\$992,397	81.23
313	UNITED DENTAL CARE INSURANCE COMPANY	0.0406	142	0	\$779,539	\$779,539	\$0	\$757,232	\$759,046	97.37
314	UNITED FIDELITY LIFE INSURANCE CO	0.0000	319	0	\$0	\$17	\$0	\$0	(\$195)	-11.47
315	UNITED HEALTH AND LIFE INSURANCE CO	1.7966	12	121,043	\$34,464,350	\$38,782,650	\$0	\$23,347,735	\$28,593,721	73.73
316	UNITED HEALTHCARE INSURANCE COMPANY	1.2753	20	30,391	\$24,464,777	\$17,093,960	\$0	\$18,389,138	\$24,192,136	141.52
317	UNITED INSURANCE COMPANY OF AMERICA	0.0000	316	23	\$50	\$51	\$0	\$24,286	\$24,286	47519.61
318	UNITED LIFE INSURANCE COMPANY	0.0079	206	1,040	\$150,858	\$134,990	\$0	\$73,624	\$125,891	93.26
319	UNITED OF OMAHA LIFE INS CO	0.6040	28	52,666	\$11,587,806	\$11,118,025	\$0	\$9,043,873	\$7,649,561	68.80
320	UNITED STATES LIFE INS CO NY	0.0822	100	2,889	\$1,575,187	\$1,577,030	\$0	\$992,353	\$1,079,832	68.47
321	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0013	261	26	\$25,494	\$26,966	\$0	\$43,699	\$19,412	71.99
322	UNITED WISCONSIN INSURANCE COMPANY	0.0102	192	1,266	\$196,537	\$198,166	\$0	\$28,158	\$49,926	25.19
323	UNITED WISCONSIN LIFE INSURANCE COMPANY	1.7287	14	27,452	\$33,163,338	\$32,867,821	\$0	\$24,553,268	\$24,073,229	73.24
324	UNITED WORLD LIFE INSURANCE COMPANY	0.0200	164	520	\$384,396	\$381,743	\$0	\$485,128	\$531,687	139.28
325	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0333	149	2,903	\$639,616	\$530,927	\$0	\$263,209	\$418,743	78.87
326	UNUM LIFE INS CO OF AMERICA	1.4710	17	241,332	\$28,218,522	\$27,426,603	\$0	\$16,684,893	\$21,133,075	77.05
327	USAA LIFE INSURANCE COMPANY	0.0307	154	1,318	\$588,686	\$590,113	\$0	\$360,192	\$225,733	38.25
328	USLIFE CREDIT LIFE INSURANCE CO*	0.1040	89	21,319	\$1,995,196	\$1,798,549	\$0	\$698,297	\$856,802	47.64
329	VASA NORTH ATLANTIC INSURANCE COMPANY	0.0289	155	406	\$553,612	\$553,612	\$0	\$1,899,635	\$1,960,799	352.38
330	VETERANS LIFE INS CO	0.0100	195	1,315	\$191,154	\$190,386	\$0	\$89,338	\$107,243	55.33
331	VIRGINIA SURETY COMPANY INC	0.0000	302	0	\$724	\$729	\$0	\$0	(\$380)	-0.52
332	VISION SERVICE PLAN INSURANCE CO	0.5149	34	219,512	\$9,878,548	\$9,895,351	\$0	\$7,858,986	\$8,349,116	84.37
333	VISTA LIFE INSURANCE COMPANY	0.0032	240	322	\$61,432	\$73,613	\$0	\$22,745	\$11,058	15.02
334	VULCAN LIFE INSURANCE COMPANY	0.0016	259	4,092	\$29,154	\$29,164	\$0	\$19,734	\$1,388	4.76

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
335	WASHINGTON NATIONAL INSURANCE CO*	0.5411	33	37,811	\$10,380,721	\$10,365,344	\$0	\$6,721,622	\$6,636,488	64.03
336	WEST COAST LIFE INSURANCE COMPANY*	0.0000	318	3	\$11	\$11	\$0	\$0	\$2	18.18
337	WESTERN AND SOUTHERN LIFE INS CO	0.0004	284	380	\$7,030	\$7,030	\$0	\$668,330	\$668,330	9506.83
338	WESTERN DIVERSIFIED LIFE INSURANCE CO	0.0255	158	2,941	\$489,698	\$431,310	\$0	\$52,102	\$4,892	1.13
339	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0640	117	1,087	\$1,228,102	\$1,215,621	\$0	\$849,622	\$830,034	68.28
340	WORLD INSURANCE COMPANY	0.0005	282	8	\$9,678	\$9,913	\$0	\$20,724	\$21,877	220.69
341	ZALE LIFE INSURANCE COMPANY	0.0018	255	2,705	\$33,590	\$33,590	\$0	\$11,796	\$11,912	35.46
342	ZURICH INSURANCE COMPANY	0.0000	319	0	(\$16,592)	(\$51,098)	\$0	\$0	(\$13,079)	0.26
343	ZURICH LIFE INSURANCE CO OF AMERICA	0.0000	311	1	\$212	\$0	\$0	\$0	\$0	N/A
TOTAL		100.000		8,674,149	\$1,918,360,910	\$1,905,698,012	\$2,713,907	\$1,475,733,201	\$1,547,013,665	81.18

**TOTAL  
ACCIDENT & HEALTH  
INSURANCE  
BY COMPANY**



**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INS CO	0.0007	371	300	\$19,511	\$15,643	\$0	\$15,000	\$15,148	96.84
2	ACACIA MUTUAL LIFE INSURANCE CO	0.0000	452	0	\$484	\$484	\$33	\$0	\$0	0.00
3	ACADEMY LIFE INSURANCE CO*	0.0075	264	263	\$201,709	\$200,693	\$0	\$132,269	\$133,616	66.58
4	ADMIRAL LIFE INS CO OF AMERICA	0.0000	484	0	(\$100,317)	\$276,519	\$0	\$143,467	(\$104,661)	-0.38
5	ADVANCE INSURANCE COMPANY	0.0008	369	326	\$21,451	\$21,451	\$0	\$28,059	\$28,059	130.81
6	AETNA LIFE INS AND ANNUITY CO*	0.0002	401	3	\$6,078	\$6,078	\$0	\$945	\$716	11.78
7	AETNA LIFE INSURANCE COMPANY*	0.9543	25	41,911	\$25,693,238	\$22,159,382	\$343	\$23,764,477	\$24,220,102	109.30
8	AID ASSOCIATION FOR LUTHERANS	0.2082	75	5,729	\$5,605,505	\$5,458,217	\$0	\$2,710,512	\$3,213,835	58.88
9	AIG LIFE INSURANCE COMPANY	0.1211	95	53,183	\$3,260,732	\$3,514,581	\$0	\$1,108,595	\$1,182,359	33.64
10	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0130	226	4,102	\$350,819	\$361,021	\$0	\$624,602	\$447,478	123.95
11	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0037	304	1,782	\$99,433	\$100,850	\$0	\$66,515	\$23,067	22.87
12	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.1564	80	23,330	\$4,212,170	\$4,300,758	\$0	\$2,436,444	\$2,556,976	59.45
13	ALLIED LIFE INS CO	0.0046	294	143	\$123,917	\$123,917	\$0	\$0	\$39	0.03
14	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.0242	199	716	\$652,073	\$651,729	\$0	\$92,411	\$147,814	22.68
15	ALLSTATE LIFE INS CO OF NEW YORK	0.0000	446	9	\$621	\$623	\$0	\$0	\$0	0.00
16	ALLSTATE LIFE INSURANCE COMPANY	0.0865	118	33,643	\$2,328,081	\$2,318,824	\$0	\$1,101,033	\$1,038,013	44.75
17	AMERICAN AUTOMOBILE INSURANCE CO	0.0122	234	0	\$327,397	\$327,397	\$0	\$0	\$56,778	17.34
18	AMERICAN BANKERS INS CO OF FLORIDA	0.1814	77	79,929	\$4,885,402	\$4,979,230	\$0	\$620,573	\$977,396	19.63
19	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.2203	71	103,666	\$5,931,898	\$5,948,271	\$0	\$1,508,992	\$1,971,342	33.14
20	AMERICAN CASUALTY CO OF READING PA	0.0016	349	0	\$42,641	\$44,312	\$0	\$0	\$0	0.00
21	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0442	165	557	\$1,190,709	\$1,187,896	\$0	\$858,678	\$807,306	67.96
22	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0095	247	162	\$254,891	\$253,147	\$0	\$132,174	\$139,515	55.11
23	AMERICAN CONTINENTAL INSURANCE CO	0.1167	97	2	\$3,142,292	\$3,142,292	\$0	\$2,067,363	\$1,644,199	52.32
24	AMERICAN CONTINENTAL LIFE INS CO	0.0000	429	1	\$1,179	\$1,179	\$0	\$6,526	\$6,526	553.52
25	AMERICAN CREDITORS LIFE INS CO	0.0020	343	208	\$53,220	\$47,610	\$0	\$19,168	\$31,168	65.47
26	AMERICAN EMPLOYERS INSURANCE CO	0.0000	462	1	\$221	\$221	\$0	\$0	\$1,532	693.21
27	AMERICAN FAMILY LIFE ASSUR CO GA	0.4744	39	117,243	\$12,771,568	\$12,841,562	\$0	\$5,880,066	\$6,021,309	46.89
28	AMERICAN FAMILY LIFE INSURANCE CO	0.0004	385	214	\$12,050	\$30,962	\$0	\$27,072	\$28,320	91.47
29	AMERICAN FAMILY MUTUAL INS CO	1.2440	16	27,736	\$33,494,750	\$33,450,864	\$0	\$24,024,049	\$18,778,663	56.14
30	AMERICAN FIDELITY & LIBERTY INS CO	0.0022	332	31	\$60,096	\$13,114	\$0	\$35,700	\$98,100	748.06
31	AMERICAN FIDELITY ASSURANCE COMPANY	0.1020	105	9,582	\$2,745,587	\$2,770,937	\$0	\$1,187,473	\$1,495,323	53.96
32	AMERICAN FOUNDERS LIFE INSURANCE CO*	0.0001	412	3	\$3,325	\$0	\$0	\$0	\$0	N/A
33	AMERICAN FRANKLIN LIFE INS CO THE	0.0006	376	20	\$15,397	\$15,443	\$0	\$2,545	\$6,647	43.04
34	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.1016	106	22,640	\$2,735,428	\$2,762,192	\$0	\$2,172,514	\$2,126,602	76.99
35	AMERICAN GENERAL LIFE INS CO NY	0.0000	474	2	\$110	\$119	\$0	\$0	\$0	0.00
36	AMERICAN GENERAL LIFE INSURANCE CO	0.0000	441	3	\$830	\$833	\$0	\$0	\$0	0.00
37	AMERICAN HARDWARE MUTUAL INS CO	0.0005	381	3	\$13,060	\$13,042	\$0	\$7,906	\$7,160	54.90
38	AMERICAN HEALTH & LIFE INSURANCE CO	0.0368	174	5,942	\$991,252	\$999,052	\$0	\$325,942	\$187,859	18.80
39	AMERICAN HERITAGE LIFE INSURANCE CO	0.0730	131	4,434	\$1,966,626	\$1,881,297	\$0	\$276,214	\$273,387	14.83
40	AMERICAN HOME ASSURANCE CO	0.0028	319	4,972	\$75,428	\$81,623	\$0	\$75,304	\$66,132	81.02
41	AMERICAN HOME LIFE INSURANCE CO	0.0001	410	59	\$3,717	\$3,734	\$0	\$258	\$216	5.78
42	AMERICAN INCOME LIFE INSURANCE CO	0.0497	152	326,924	\$1,338,005	\$1,333,289	\$0	\$688,713	\$773,135	57.99
43	AMERICAN INSURANCE CO OF TEXAS*	0.0124	232	902	\$334,993	\$331,222	\$0	\$167,298	\$186,177	56.21
44	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0005	380	5	\$13,707	\$14,069	\$0	\$3,868	\$4,232	30.08
45	AMERICAN LIFE & HEALTH INS CO	0.0133	225	463	\$387,830	\$379,389	\$0	\$111,799	\$248,806	65.68
46	AMERICAN LIFE INSURANCE CO OF NY	0.0078	262	0	\$209,995	\$209,995	\$0	\$134,451	\$134,451	64.03
47	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0003	389	272	\$9,267	\$9,430	\$0	\$1,800	(\$168)	-0.02
48	AMERICAN MODERN LIFE INS CO	0.0014	352	65	\$37,785	\$8,842	\$0	\$0	\$2,472	27.96
49	AMERICAN NATIONAL INSURANCE COMPANY*	0.1245	90	13,600	\$3,353,352	\$2,859,825	\$0	\$2,303,057	\$2,432,148	85.05
50	AMERICAN NATIONAL LIFE INS OF TX	0.0478	154	1,937	\$1,285,712	\$1,289,391	\$0	\$437,080	\$426,451	33.07
51	AMERICAN NETWORK INSURANCE COMPANY	0.0023	328	117	\$63,101	\$60,084	\$0	\$11,498	\$14,527	24.18
52	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0055	284	185	\$148,618	\$0	\$0	\$35,582	\$0	N/A
53	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0009	367	35	\$25,392	\$0	\$0	\$636	\$0	N/A
54	AMERICAN PUBLIC LIFE INSURANCE CO	0.0063	277	687	\$168,638	\$168,985	\$0	\$81,630	\$30,538	18.07
55	AMERICAN REPUBLIC INSURANCE COMPANY	0.6236	28	19,583	\$16,791,039	\$16,385,810	\$0	\$10,263,710	\$12,081,640	73.73
56	AMERICAN SECURITY INSURANCE COMPANY	0.0005	384	428	\$12,412	\$12,412	\$0	\$0	\$952	7.67
57	AMERICAN STATES INSURANCE COMPANY	0.0100	243	263	\$269,396	\$276,411	\$0	\$208,719	\$245,708	88.89
58	AMERICAN STATES LIFE INSURANCE CO	0.0006	374	23	\$17,108	\$17,108	\$0	\$0	\$0	0.00
59	AMERICAN TRAVELLERS LIFE INS CO	0.3193	61	7,744	\$8,586,769	\$8,269,028	\$0	\$3,753,206	\$4,873,111	58.93
60	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0097	245	1,285	\$259,939	\$262,266	\$0	\$43,573	\$42,440	16.18
61	AMERICAN UNION LIFE INSURANCE CO	0.0011	360	34	\$29,765	\$29,775	\$0	\$8,598	\$8,253	27.72
62	AMERICAN UNITED LIFE INSURANCE CO	0.0929	113	32,228	\$2,502,158	\$2,554,986	\$5,178	\$1,376,658	\$1,692,421	66.24
63	AMERICAN WESTERN LIFE INS CO	0.0000	484	0	\$0	\$0	\$0	\$95,270	\$99,070	N/A
64	AMERITAS LIFE INSURANCE CORP	0.0932	111	7,951	\$2,508,238	\$2,484,650	\$0	\$1,778,476	\$1,802,689	72.56
65	AMERUS LIFE INSURANCE COMPANY	0.0035	307	671	\$94,054	\$14,025	\$0	\$380,825	\$180,781	1288.99
66	AMEX ASSURANCE COMPANY	0.0416	167	0	\$1,120,811	\$1,112,676	\$0	\$300,000	\$282,982	25.43
67	ANTHEM CASUALTY INSURANCE COMPANY	0.0000	484	0	\$0	\$0	\$0	\$5,200	\$3,708	N/A
68	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.4221	45	19,398	\$11,363,818	\$11,351,917	\$919	\$9,031,524	\$9,027,951	79.53
69	ANTHEM LIFE INS CO OF INDIANA	0.0005	383	321	\$12,479	\$12,559	\$0	\$687	\$705	5.61
70	ANTHEM LIFE INSURANCE COMPANY	0.1085	103	15,790	\$2,922,122	\$3,032,219	\$0	\$2,223,322	\$2,030,565	66.97
71	ARCADIA NATIONAL LIFE INSURANCE CO	0.0065	275	1,092	\$175,502	\$216,105	\$0	\$108,225	\$145,928	67.99
72	ASSOCIATES FINANCIAL LIFE INS CO	0.0346	180	5,734	\$931,800	\$867,327	\$0	\$249,185	\$329,711	38.01
73	ASSOCIATES INSURANCE COMPANY	0.0000	465	185	\$175	\$2,362	\$0	\$5,000	\$4,986	211.09
74	ATLANTA LIFE INSURANCE COMPANY	0.0009	368	679	\$23,793	\$17,826	\$0	\$5,468	\$5,501	30.69
75	ATLAS LIFE INSURANCE COMPANY*	0.0000	450	1	\$548	\$548	\$0	\$81	\$49	8.94
76	AUSA LIFE INSURANCE COMPANY INC	0.0001	421	12	\$1,737	\$1,843	\$0	\$135	\$0	0.00
77	AUTO CLUB LIFE INS CO	0.0115	238	140,451	\$308,885	\$285,770	\$0	\$62,290	\$43,918	15.37
78	AUTO OWNERS LIFE INSURANCE COMPANY	0.0022	334	91	\$59,636	\$61,387	\$0	\$47,209	\$60,466	82.19
79	BALBOA LIFE INSURANCE COMPANY	0.0220	204	5,769	\$593,171	\$571,592	\$0	\$241,977	\$282,271	49.38
80	BALTIMORE LIFE INS CO THE	0.0000	483	0	\$8	\$8	\$0	\$0	\$0	0.00
81	BANKERS COMMERCIAL LIFE INS CO	0.0098	244	556	\$263,953	\$263,953	\$0	\$72,449	\$72,449	27.45
82	BANKERS FIDELITY LIFE INSURANCE CO	0.0407	169	1,019	\$1,095,076	\$1,103,971	\$0	\$911,811	\$840,813	76.16
83	BANKERS LIFE AND CASUALTY COMPANY	1.7603	9	52,343	\$47,395,522	\$46,760,797	\$4,742	\$29,918,547	\$29,854,546	63.86
84	BANKERS MULTIPLE LINE INSURANCE CO	0.0111	239	248	\$298,463	\$323,755	\$0	\$361,078	\$335,291	103.56

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
85	BANKERS NATIONAL LIFE INS CO	0.0000	484	2	\$0	\$0	\$0	\$3,938	\$0	N/A
86	BANKERS UNITED LIFE ASSURANCE CO	0.2292	68	6,344	\$6,169,751	\$6,379,718	\$0	\$2,338,630	\$3,015,470	47.27
87	BANNER LIFE INS CO	0.0000	483	1	\$395	\$412	\$0	\$912	\$940	228.16
88	BCS INSURANCE COMPANY	0.0134	224	334,079	\$361,639	\$361,786	\$0	\$187,429	\$250,863	69.34
89	BCS LIFE INSURANCE COMPANY	0.0101	242	3,285	\$272,024	\$292,089	\$0	\$106,481	\$88,796	30.40
90	BENCHMARK INSURANCE COMPANY	0.4003	48	7,115	\$10,778,712	\$10,894,381	\$0	\$9,247,807	\$8,265,088	75.87
91	BENEFICIAL STANDARD LIFE INS CO*	0.0124	233	4,169	\$333,296	\$346,596	\$0	\$169,417	\$152,040	43.87
92	BENICORP INSURANCE COMPANY	0.0084	254	394	\$226,086	\$227,090	\$0	\$173,628	\$184,276	81.15
93	BERKSHIRE LIFE INSURANCE COMPANY	0.0032	312	92	\$86,472	\$83,324	\$0	\$5,500	\$5,323	6.39
94	BEST LIFE ASSURANCE CO OF CALIFORNIA	0.0249	196	0	\$671,747	\$671,747	\$0	\$331,101	\$322,758	48.05
95	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	11.4610	2	312,160	\$308,310,408	\$311,470,116	\$0	\$249,341,732	\$261,512,329	83.96
96	BLUE CROSS & BLUE SHIELD OF MO	5.9357	4	290,400	\$159,814,862	\$164,454,568	\$0	\$138,372,200	\$135,254,242	82.24
97	BOATMENS LIFE INSURANCE COMPANY	0.0265	193	9,373	\$712,491	\$519,809	\$0	\$241,540	\$252,467	48.57
98	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.1216	94	49,883	\$3,273,740	\$3,255,610	\$0	\$1,303,617	\$1,383,979	42.51
99	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.0103	241	815	\$278,175	\$276,041	\$0	\$233,510	\$254,093	92.05
100	BROTHERHOOD MUTUAL INSURANCE CO	0.0078	261	684	\$210,287	\$208,722	\$25	\$100,423	\$100,367	48.09
101	BUSINESS MENS ASSURANCE CO OF AMERICA	0.2538	66	86,880	\$6,833,262	\$6,966,558	\$0	\$4,227,056	\$524,630	7.54
102	CAMBRIDGE LIFE INSURANCE COMPANY	0.0028	321	42	\$74,577	\$94,884	\$0	\$25,971	\$21,967	23.15
103	CAMERON LIFE INSURANCE COMPANY	0.0011	361	399	\$29,624	\$22,484	\$0	\$4,472	\$4,472	19.89
104	CANADA LIFE ASSURANCE COMPANY	0.0028	317	5,543	\$75,662	\$76,130	\$0	\$42,950	(\$14,786)	-0.19
105	CAPITAL SECURITY LIFE INSURANCE COMPANY	0.0000	482	2	\$25	\$9	\$0	\$738	\$804	8933.33
106	CAPITOL AMERICAN LIFE INSURANCE COMPANY	0.4158	46	22,883	\$11,195,278	\$11,325,899	\$0	\$2,630,300	\$2,689,194	23.83
107	CATHOLIC KNIGHTS OF AMERICA THE	0.0003	390	112	\$8,622	\$9,115	\$0	\$17,912	\$13,034	143.00
108	CELTIC LIFE INSURANCE COMPANY THE	0.0510	148	791	\$1,372,160	\$1,377,497	\$0	\$1,175,498	\$1,355,510	98.40
109	CENTENNIAL LIFE INSURANCE COMPANY THE	0.1522	81	4,170	\$4,098,729	\$4,159,111	\$0	\$3,336,506	\$4,069,138	97.84
110	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0507	150	384	\$1,365,146	\$1,326,000	\$0	\$1,145,341	\$1,096,022	82.66
111	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0471	156	0	\$1,268,918	\$1,036,582	\$0	\$455,765	\$552,208	53.27
112	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.3873	51	5,518	\$10,428,059	\$10,428,059	\$0	\$6,115,299	\$6,115,299	58.64
113	CENTRAL SECURITY LIFE INSURANCE CO	0.0043	297	142	\$116,527	\$116,302	\$0	\$71,532	\$62,831	45.43
114	CENTRAL STATES HEALTH & LIFE CO	0.1132	101	7,430	\$3,046,500	\$2,848,087	\$0	\$2,098,748	\$1,988,830	69.83
115	CENTRAL STATES INDEMNITY CO OF OMAHA	0.0916	114	1,360,201	\$2,466,283	\$2,466,283	\$0	\$930,589	\$1,007,585	40.86
116	CENTRAL UNITED LIFE INSURANCE CO*	0.0291	189	1,894	\$783,543	\$790,716	\$0	\$225,976	\$232,028	29.34
117	CENTURION LIFE INSURANCE COMPANY	0.0547	143	14,840	\$1,473,969	\$1,777,960	\$0	\$641,332	\$618,456	29.16
118	CENTURY LIFE ASSURANCE COMPANY	0.0023	331	67	\$60,710	\$118,823	\$0	\$41,546	\$87,304	73.47
119	CERTIFIED LIFE INS CO	0.0027	323	92	\$73,300	\$75,027	\$0	\$87,211	\$77,037	102.68
120	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	0.0079	260	1,410	\$211,367	\$168,314	\$0	\$69,978	\$99,129	58.90
121	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0028	322	14,088	\$74,667	\$74,992	\$0	\$43,466	\$55,591	74.13
122	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.4732	40	12,686	\$12,739,311	\$12,745,451	\$0	\$11,152,314	\$11,422,817	89.62
123	CHRYSLER LIFE INSURANCE COMPANY	0.0000	484	84	(\$1,213)	\$9,407	\$0	\$5,812	(\$39,953)	-4.25
124	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.2533	67	4,185	\$6,819,964	\$6,749,339	\$0	\$7,168,763	\$7,100,366	105.20
125	CHUBB LIFE INS CO OF AM	0.0071	268	256	\$190,866	\$187,270	\$0	\$40,336	\$39,317	20.99
126	CHUBB SOVEREIGN LIFE INS CO	0.0000	484	0	\$0	\$0	\$0	\$7,200	\$7,106	N/A
127	CINCINNATI LIFE INSURANCE COMPANY THE	0.0003	394	36	\$7,725	\$8,266	\$0	\$162	\$165	2.00
128	CITICORP LIFE INSURANCE CO	0.0041	298	265	\$109,873	\$111,397	\$0	\$95	\$149	0.13
129	CITIZENS SECURITY LIFE INS CO	0.0214	206	211	\$574,936	\$860,940	\$0	\$98,850	\$100,402	11.66
130	CLARENDON NATIONAL INS CO	0.0000	484	1,132	\$0	\$162,326	\$0	\$0	\$20,730	12.77
131	COLONIAL LIFE & ACCIDENT INS CO	0.2238	69	23,957	\$6,028,150	\$6,026,352	\$0	\$2,484,426	\$2,671,679	44.33
132	COLONIAL PENN FRANKLIN INSURANCE CO	0.0089	251	524	\$239,228	\$243,125	\$0	\$193,011	\$180,266	74.15
133	COLONIAL PENN INSURANCE COMPANY	0.0000	467	1	\$159	\$131	\$0	\$0	\$0	0.00
134	COLONIAL PENN LIFE INSURANCE CO	0.0564	141	1,286	\$1,491,960	\$1,544,178	\$0	\$1,165,391	\$937,287	60.70
135	COLUMBIA UNIVERSAL LIFE INS CO	0.0017	346	310	\$44,562	\$44,445	\$0	\$23,555	\$14,538	32.71
136	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0000	464	1	\$188	\$205	\$0	\$0	\$0	0.00
137	COLUMBUS LIFE INSURANCE CO	0.0001	414	12	\$3,227	\$3,596	\$0	\$0	\$0	0.00
138	COMBINED INSURANCE CO OF AMERICA	0.7118	27	234,397	\$19,164,425	\$19,755,978	\$50,604	\$8,766,255	\$9,700,154	49.10
139	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0044	295	8,552	\$118,024	\$121,321	\$0	\$48,132	\$45,656	37.63
140	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0007	373	27	\$19,120	\$8,241	\$0	\$11,510	\$3,279	39.79
141	COMMONWEALTH LIFE INSURANCE COMPANY	0.0034	310	357	\$90,574	\$55,429	\$0	\$168,125	\$147,942	266.90
142	COMMONWEALTH NATIONAL LIFE INS CO	0.0999	108	7,703	\$2,689,241	\$2,668,930	\$0	\$1,190,320	\$1,160,962	43.50
143	COMPANION LIFE INSURANCE COMPANY*	0.0041	299	211	\$109,809	\$105,932	\$0	\$38,823	\$38,876	36.70
144	CONGRESS LIFE INSURANCE COMPANY	0.0026	325	104	\$68,704	\$68,704	\$0	\$57,504	\$46,923	68.30
145	CONNECTICUT GENERAL LIFE INS CO	1.3579	13	78,778	\$36,559,532	\$35,651,035	\$0	\$29,239,987	\$29,375,025	82.40
146	CONNECTICUT NATIONAL LIFE INS CO*	0.0004	386	11	\$11,979	\$11,979	\$0	\$0	\$0	0.00
147	CONSUMERS LIFE INSURANCE COMPANY	0.0003	392	14	\$8,006	\$223	\$0	(\$113)	\$0	0.00
148	CONTINENTAL ASSURANCE COMPANY	3.0749	5	31,639	\$82,790,380	\$88,243,742	\$0	\$72,424,988	\$74,671,954	84.62
149	CONTINENTAL CASUALTY COMPANY*	0.9944	24	95,706	\$26,772,387	\$23,616,472	\$0	\$9,987,392	\$17,309,585	73.29
150	CONTINENTAL GENERAL INSURANCE CO	0.0825	121	2,046	\$2,222,115	\$2,131,689	\$0	\$1,411,075	\$1,361,122	63.85
151	CONTINENTAL INSURANCE COMPANY THE*	0.2229	70	0	\$6,002,111	\$6,003,654	\$0	\$3,378,406	\$3,399,107	56.62
152	CONTINENTAL LIFE AND ACCIDENT CO*	0.0650	137	1,260	\$1,751,096	\$1,745,152	\$0	\$1,072,431	\$995,098	57.02
153	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0744	128	1,847	\$2,003,326	\$1,989,335	\$0	\$1,229,192	\$1,267,772	63.73
154	CONTINENTAL LIFE INSURANCE COMPANY	0.0022	336	204	\$58,677	\$58,935	\$0	\$16,174	\$16,814	28.53
155	CONTINENTAL WESTERN LIFE INS CO	0.0006	379	80	\$14,232	\$14,370	\$0	\$9,617	\$10,624	73.93
156	COUNTRY LIFE INSURANCE COMPANY	0.0238	200	752	\$641,821	\$641,697	\$0	\$357,769	\$361,444	56.33
157	COVENTRY HEALTH AND LIFE INSURANCE CO	0.0349	178	31,187	\$939,053	\$939,053	\$0	\$400,295	\$398,754	42.46
158	COX HEALTH SYSTEMS INSURANCE COMPANY	0.0364	68	9,882	\$9,056,335	\$9,044,090	\$0	\$6,885,893	\$7,613,497	84.18
159	CROATIAN CATHOLIC UNION OF USA	0.0000	478	8	\$41	\$41	\$0	\$0	\$0	0.00
160	CROATIAN FRATERNAL UNION OF AMERICA	0.0001	415	150	\$3,118	\$0	\$0	\$2,349	\$0	N/A
161	CROWN LIFE INSURANCE COMPANY*	0.0066	273	937	\$178,521	\$174,296	\$0	\$314,632	\$1,210,026	694.23
162	CSA FRATERNAL LIFE	0.0000	461	0	\$239	\$241	\$0	\$0	\$0	0.00
163	CUNA MUTUAL INSURANCE SOCIETY	0.2747	64	181,816	\$7,395,574	\$7,365,944	\$0	\$4,132,798	\$4,399,525	59.81
164	CUNA MUTUAL LIFE INSURANCE COMPANY	0.0004	388	61	\$9,536	\$9,610	\$0	\$7,309	(\$754)	-0.08
165	EBLIFE INSURANCE COMPANY	0.0434	166	6,980	\$1,167,479	\$1,175,462	\$0	\$316,407	\$327,654	27.87
166	EMPIRE GENERAL LIFE ASSURANCE CORP	0.0020	340	398	\$54,369	\$56,110	\$0	\$0	\$0	0.00
167	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0001	413	18	\$3,279	\$3,099	\$0	\$0	\$0	0.00

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	EMPLOYERS HEALTH INSURANCE COMPANY*	0.2188	72	8,491	\$5,889,990	\$5,873,798	\$0	\$4,224,482	\$4,356,234	74.16
169	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.1159	98	3,098	\$3,119,861	\$3,161,103	\$0	\$2,712,086	\$2,543,101	80.45
170	EMPLOYERS LIFE INS CO OF WAUSAU	0.0001	416	5	\$2,864	\$2,963	\$0	\$0	\$0	0.00
171	EMPLOYERS MODERN LIFE COMPANY	0.0009	366	167	\$25,549	\$26,341	\$0	\$15,121	\$14,526	55.15
172	EMPLOYERS REASSURANCE CORPORATION	0.0024	327	212	\$65,373	\$0	\$0	\$42,478	\$42,478	N/A
173	EMPLOYERS REINSURANCE CORPORATION	0.0871	117	34,654	\$2,345,606	\$2,345,606	\$0	\$1,728,420	(\$212,094)	-0.09
174	EPIC LIFE INSURANCE COMPANY THE	0.0821	122	10,993	\$2,210,734	\$2,132,753	\$0	\$1,687,430	\$1,830,042	85.81
175	EQUITABLE LIFE & CASUALTY INS CO	0.5591	32	11,425	\$15,053,940	\$14,930,406	\$0	\$11,451,483	\$11,155,915	74.72
176	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.0551	142	1,187	\$1,483,180	\$1,508,152	\$0	(\$499,947)	(\$433,721)	-0.29
177	EQUITABLE LIFE INSURANCE CO OF IOWA	0.0003	391	30	\$8,045	\$8,045	\$0	\$0	\$0	0.00
178	EQUITABLE RESERVE ASSOCIATION	0.0000	438	4	\$922	\$922	\$0	\$0	\$0	0.00
179	ERC LIFE REINSURANCE CORPORATION	0.0044	296	5,412	\$117,677	\$117,677	\$0	\$0	\$0	0.00
180	FAMILY BENEFIT LIFE INSURANCE CO	0.0002	402	378	\$6,071	\$0	\$0	\$1,810	\$0	N/A
181	FAMILY HERITAGE LIFE INS CO OF AMERICA	0.0066	274	694	\$177,048	\$177,322	\$0	\$31,061	\$31,061	17.52
182	FAMILY LIFE INSURANCE COMPANY*	0.0013	354	346	\$34,618	\$34,986	\$0	\$18,852	\$18,803	48.03
183	FARM BUREAU LIFE INS CO OF MISSOURI	0.0070	269	82,521	\$188,968	\$189,073	\$0	\$260,718	\$385,012	203.63
184	FARMERS MUTUAL HAIL INS CO OF IOWA	0.0000	445	44	\$660	\$625	\$0	\$0	\$0	0.00
185	FARMERS NEW WORLD LIFE INSURANCE CO	0.0002	408	46	\$4,691	\$4,949	\$0	\$0	\$0	0.00
186	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0116	236	846	\$313,588	\$358,662	\$0	\$314,971	\$326,890	91.14
187	FEDERAL INSURANCE COMPANY	0.0656	135	0	\$1,764,977	\$1,765,877	\$0	\$1,759,844	\$878,026	49.72
188	FEDERAL LIFE INSURANCE CO MUTUAL	0.0001	426	311	\$1,495	\$1,564	\$0	\$2,686	\$1,376	87.98
189	FEDERATED LIFE INSURANCE COMPANY	0.0109	240	0	\$292,425	\$0	\$0	\$130,686	\$0	N/A
190	FEDERATED MUTUAL INSURANCE COMPANY	0.1512	82	3,220	\$4,070,901	\$4,547,230	\$0	\$5,049,148	\$5,161,851	113.52
191	FIDELITY SECURITY LIFE INSURANCE CO*	0.1317	88	65,473	\$3,545,418	\$3,520,553	\$0	\$2,219,818	\$2,200,847	62.51
192	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.4005	47	54,970	\$10,782,368	\$11,485,500	\$0	\$4,824,921	\$5,549,799	48.32
193	FIRST COLONY LIFE INSURANCE COMPANY	0.0000	472	3	\$129	\$130	\$0	\$0	\$0	0.00
194	FIRST PROVIDENT LIFE & HEALTH INS CO	0.0033	311	445	\$89,821	\$89,993	\$0	\$80,452	\$80,207	89.13
195	FORT DEARBORN LIFE INS CO	0.0081	257	1,517	\$217,984	\$217,984	\$0	\$176,470	\$176,470	80.85
196	FORTIS BENEFITS INSURANCE COMPANY	1.7228	10	93,149	\$46,385,882	\$46,783,670	\$0	\$35,799,537	\$36,099,318	77.16
197	FORUM INSURANCE COMPANY	0.0077	263	9,185	\$208,537	\$210,391	\$0	\$62,155	\$58,354	27.74
198	FRANKLIN LIFE INSURANCE COMPANY	0.0652	136	5,061	\$1,754,961	\$1,760,712	\$0	\$912,899	\$1,091,077	61.97
199	FREEDOM LIFE INS CO OF AMERICA	0.0141	223	1,328	\$380,637	\$355,742	\$0	\$97,117	\$9,512	2.67
200	FRONTIER NATIONAL LIFE INSURANCE CO	0.0000	443	0	\$682	\$684	\$0	\$0	\$0	0.00
201	GENERAL AMERICAN LIFE INSURANCE CO	1.1009	22	84,783	\$29,639,969	\$29,442,959	\$51,750	\$25,518,098	\$27,067,757	92.00
202	GENERAL ELECTRIC CAPITAL ASSUR CO	0.5696	30	165,803	\$15,334,978	\$15,214,248	\$0	\$4,178,899	\$6,312,416	41.49
203	GENERAL FIDELITY LIFE INSURANCE CO	0.0063	286	1,419	\$141,894	\$136,725	\$0	\$29,264	\$22,364	16.36
204	GENERAL LIFE INSURANCE COMPANY	0.0000	451	1	\$518	\$518	\$0	\$0	\$0	0.00
205	GERBER LIFE INSURANCE COMPANY	0.0677	133	549	\$1,823,099	\$1,869,857	\$0	\$1,312,999	\$1,588,587	84.96
206	GERMANTOWN LIFE INSURANCE COMPANY	0.0000	484	6	(\$1,701)	(\$1,701)	\$0	\$0	\$7,713	-4.53
207	GLOBE LIFE AND ACCIDENT INS CO	0.0380	173	3,830	\$1,022,015	\$1,046,862	\$0	\$970,958	\$805,335	76.93
208	GOLDEN RULE INSURANCE COMPANY	0.4921	38	7,605	\$13,250,669	\$13,292,603	\$0	\$10,463,435	\$10,464,412	79.72
209	GOVERNMENT EMPLOYEES INSURANCE CO	0.0002	409	46	\$4,434	\$4,969	\$0	\$1,920	\$1,931	38.96
210	GREAT AMERICAN LIFE INSURANCE CO	0.0001	418	8	\$2,463	\$2,475	\$0	\$988	\$1,406	60.44
211	GREAT AMERICAN RESERVE INS CO	0.0034	309	244	\$90,882	\$91,734	\$0	\$94,938	\$78,981	86.10
212	GREAT NORTHERN INSURANCE COMPANY	0.0000	484	0	\$0	\$0	\$0	\$290	\$290	N/A
213	GREAT SOUTHERN LIFE INSURANCE CO	0.0013	355	58	\$34,331	\$34,331	\$0	\$0	\$0	0.00
214	GREAT WEST LIFE & ANNUITY INS CO*	0.1613	78	21,052	\$4,343,992	\$4,212,031	\$0	\$1,510,750	\$1,431,159	33.98
215	GREAT WEST LIFE ASSURANCE COMPANY*	0.0058	280	239	\$155,213	\$166,064	\$0	\$125,936	\$122,004	73.47
216	GRINNELL LIFE INSURANCE COMPANY	0.0001	419	3	\$2,281	\$2,504	\$0	\$0	\$0	0.00
217	GUARANTEE LIFE INSURANCE COMPANY	0.1237	91	111,199	\$3,330,783	\$3,197,737	\$0	\$1,866,359	\$1,708,956	53.44
218	GUARANTEE RESERVE LIFE INSURANCE CO	0.0016	348	1,068	\$42,937	\$45,407	\$0	\$44,472	\$37,748	83.13
219	GUARANTEE TRUST LIFE INSURANCE CO*	0.1844	75	16,779	\$4,964,423	\$4,744,725	\$0	\$2,661,267	\$2,638,618	55.61
220	GUARANTY NATIONAL LIFE INSURANCE CO	0.0000	480	1	\$32	\$3	\$0	\$0	\$0	0.00
221	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.2718	15	162,566	\$34,242,365	\$34,582,149	\$4,308	\$30,261,421	\$29,497,882	85.30
222	GULF INSURANCE COMPANY	0.0345	181	0	\$928,588	\$928,688	\$0	\$45,981	\$45,981	4.96
223	HARTFORD FIRE INSURANCE COMPANY	0.0763	127	24,981	\$2,054,266	\$2,051,269	\$0	\$1,150,312	\$1,430,191	69.72
224	HARTFORD LIFE AND ACCIDENT INS CO*	0.3307	60	317,771	\$8,903,618	\$8,962,339	\$0	\$3,350,572	\$8,907,548	99.39
225	HARTFORD LIFE INSURANCE COMPANY	0.1096	102	61,299	\$2,957,071	\$3,024,118	\$0	\$3,020,960	\$2,919,579	96.54
226	HARVEST LIFE INSURANCE COMPANY THE	0.0793	124	2,316	\$2,135,238	\$2,105,294	\$0	\$1,425,233	\$1,195,701	56.79
227	HEALTH AND LIFE INSURANCE CO OF AMERICA	0.0023	329	34	\$63,058	\$68,058	\$0	\$18,453	\$17,077	25.09
228	HEALTHSOURCE INSURANCE COMPANY	0.0000	484	0	\$0	\$0	\$0	\$655	\$536	N/A
229	HEALTHY ALLIANCE LIFE INSURANCE CO	13.6625	1	316,486	\$367,853,076	\$364,859,893	\$0	\$288,888,949	\$294,971,152	80.85
230	HERITAGE LIFE INSURANCE COMPANY	0.0126	230	9,730	\$338,981	\$419,415	\$0	\$323,875	\$220,646	52.61
231	HOME INSURANCE COMPANY THE	0.0000	484	0	(\$15,908)	(\$3,921)	\$0	\$0	(\$11,097)	2.83
232	HORACE MANN LIFE INSURANCE COMPANY	0.0444	164	18,383	\$1,196,378	\$1,151,139	\$0	\$1,060,806	\$1,024,335	89.98
233	HOUSEHOLD LIFE INSURANCE COMPANY	0.0404	170	6,893	\$1,088,317	\$1,138,243	\$0	\$103,132	\$89,652	75.52
234	HUMANA INSURANCE COMPANY	2.6698	7	60,800	\$71,883,641	\$73,226,351	\$0	\$76,202,708	\$79,877,140	109.08
235	IDEALIFE INSURANCE COMPANY	0.0261	194	550	\$703,051	\$751,153	\$0	\$632,079	\$600,526	79.95
236	IDS LIFE INSURANCE COMPANY	0.1001	107	4,013	\$2,596,225	\$2,706,014	\$0	\$599,660	\$1,175,811	43.45
237	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0504	151	3,730	\$1,357,481	\$1,323,869	\$0	\$803,592	\$863,974	65.26
238	INA LIFE INSURANCE CO OF NEW YORK	0.0000	484	0	\$0	\$0	\$0	\$126,804	\$68,767	N/A
239	INDEPENDENT ORDER OF FORESTERS THE	0.0006	375	172	\$16,654	\$16,654	\$187	\$11,584	\$11,584	69.56
240	INDIANAPOLIS LIFE INSURANCE CO	0.0029	316	143	\$78,778	\$79,902	\$0	\$41,643	\$69,664	87.19
241	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0293	188	6,623	\$789,274	\$814,339	\$0	\$422,290	\$567,852	69.73
242	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0001	427	18	\$1,493	\$1,558	\$0	\$0	\$0	0.00
243	INSURANCE CO OF THE STATE OF PA	0.0149	219	14	\$402,313	\$405,109	\$0	\$48,690	\$68,475	16.90
244	INSURANCE COMPANY OF NORTH AMERICA	0.0226	203	0	\$608,498	\$619,033	\$0	\$1,139,533	\$1,254,876	202.72
245	INTEGON LIFE INSURANCE CORPORATION*	0.0000	484	189	(\$5,678)	\$18,409	\$0	\$47,220	\$34,368	186.69
246	INTERCONTINENTAL LIFE INSURANCE CO	0.0001	428	3	\$1,351	\$1,441	\$0	\$3,141	\$2,092	145.18
247	INTERNATIONAL INSURANCE COMPANY*	0.0000	484	0	\$0	\$0	\$0	\$0	\$6,070	N/A
248	INVESTORS HERITAGE LIFE INSURANCE CO	0.0003	393	7	\$7,745	\$7,750	\$0	\$10,088	\$9,694	125.08
249	INVESTORS INSURANCE CORPORATION	0.0000	449	1	\$598	(\$18,673)	\$0	(\$18,508)	(\$18,444)	0.99
250	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0003	395	62	\$7,576	\$9,024	\$0	\$28,550	\$19,606	217.27

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
251	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0022	335	564	\$58,687	\$58,688	\$0	\$148,123	\$113,733	194.12
252	J C PENNEY CASUALTY INSURANCE CO	0.0170	216	31,788	\$457,128	\$457,128	\$0	\$192,803	\$186,020	40.69
253	J C PENNEY LIFE INSURANCE COMPANY	0.4358	43	122,072	\$11,733,171	\$11,884,004	\$0	\$5,515,252	\$6,884,943	58.02
254	J M I C LIFE INSURANCE COMPANY	0.0143	221	748	\$386,088	\$134,059	\$0	\$21,253	\$29,898	22.30
255	JEFFERSON PILOT LIFE INS CO	0.0517	147	5,554	\$1,392,915	\$1,411,850	\$0	\$1,371,371	\$766,196	54.27
256	JOHN ALDEN LIFE INSURANCE CO	1.1574	20	20,677	\$31,163,286	\$31,097,211	\$0	\$26,134,580	\$25,378,512	81.61
257	JOHN DEERE INSURANCE COMPANY	0.0362	177	897	\$975,611	\$1,016,657	\$0	\$897,005	\$704,547	69.30
258	JOHN HANCOCK MUTUAL LIFE INS CO	0.2917	63	13,443	\$7,852,659	\$8,074,196	\$30,210	\$3,346,826	\$3,499,332	43.34
259	KANAWHA INSURANCE COMPANY	0.0030	314	438	\$81,286	\$80,643	\$0	\$18,473	\$18,730	23.23
260	KANSAS CITY LIFE INSURANCE CO	0.4635	41	36,389	\$12,480,746	\$12,684,182	\$0	\$9,456,842	\$7,745,643	61.02
261	KEYPORT LIFE INSURANCE COMPANY	0.0036	305	418	\$97,656	\$0	\$0	\$890,198	\$890,198	N/A
262	KNIGHTS OF COLUMBUS	0.0038	302	270	\$102,580	\$102,580	\$0	\$88,358	\$88,358	86.13
263	LAFAYETTE LIFE INSURANCE CO THE	0.0171	215	63	\$459,222	\$444,150	\$15	\$468,512	\$452,427	101.86
264	LAMAR LIFE INSURANCE COMPANY	0.0127	229	12	\$340,971	\$349,574	\$0	\$253,927	\$266,166	76.14
265	LEGION INSURANCE COMPANY	0.0000	484	0	\$0	\$0	\$0	\$1,011,123	(\$3,508,398)	N/A
266	LIBERTY LIFE ASSUR CO OF BOSTON	0.0126	231	3,896	\$338,232	\$338,232	\$0	\$350,195	\$376,008	111.17
267	LIBERTY LIFE INSURANCE COMPANY*	0.0456	161	6,324	\$1,227,243	\$1,177,019	\$0	\$218,657	\$41,608	3.54
268	LIBERTY MUTUAL INSURANCE COMPANY	0.0020	344	14	\$52,791	\$52,791	\$0	\$63,813	\$59,941	113.54
269	LIBERTY NATIONAL LIFE INSURANCE CO	0.0010	364	192	\$27,586	\$27,540	\$0	\$9,220	\$9,070	32.93
270	LIFE & HEALTH INS CO OF AMERICA*	0.0150	218	603	\$402,679	\$405,764	\$0	\$25,539	\$25,332	6.24
271	LIFE INS CO OF THE SOUTHWEST	0.0000	456	3	\$303	\$303	\$0	\$0	\$0	0.00
272	LIFE INSURANCE CO OF GEORGIA	0.0324	186	1,694	\$871,023	\$923,895	\$0	\$693,453	\$805,836	87.22
273	LIFE INSURANCE CO OF NORTH AMERICA	0.5764	29	25,934	\$15,519,450	\$15,519,450	\$0	\$7,417,493	\$7,817,925	50.38
274	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0012	368	582	\$33,056	\$33,056	\$0	\$1,497	\$1,404	4.25
275	LIFE INVESTORS INS CO OF AMERICA	0.2140	74	26,267	\$6,760,801	\$6,964,007	\$0	\$3,900,940	\$3,245,292	54.41
276	LINCOLN BENEFIT LIFE COMPANY	0.1328	87	3,107	\$3,576,836	\$3,576,873	\$0	\$967,410	\$1,544,386	43.18
277	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0000	470	2	\$147	\$147	\$0	\$920	(\$870)	-5.92
278	LINCOLN LIFE AND CASUALTY COMPANY*	0.0001	426	13	\$1,526	\$141	\$0	\$6,663	\$6,663	4725.63
279	LINCOLN MUTUAL LIFE INSURANCE CO	0.0001	411	0	\$3,361	\$3,586	\$0	\$561	\$227	6.33
280	LINCOLN NATIONAL LIFE INSURANCE CO*	0.1029	104	5,817	\$2,771,482	\$2,886,036	\$0	\$1,192,737	\$1,532,614	53.10
281	LINCOLN NATIONAL REASSURANCE CO	0.0000	447	104	\$610	\$610	\$0	\$0	\$61	10.00
282	LONDON LIFE REINSURANCE COMPANY	0.0000	435	1	\$958	\$935	\$0	\$1,252	(\$27,086)	-28.97
283	LONG STAR LIFE INSURANCE COMPANY*	0.0259	196	4,984	\$697,591	\$714,006	\$0	\$243,782	\$221,899	31.08
284	LOYAL AMERICAN LIFE INSURANCE CO	0.0256	192	13,783	\$715,093	\$716,214	\$0	\$362,097	\$383,391	53.53
285	LUTHERAN BROTHERHOOD	0.0364	176	1,615	\$979,167	\$943,263	\$4,335	\$214,525	\$216,103	22.91
286	LYNDON LIFE INSURANCE COMPANY	0.0119	235	3,036	\$319,799	\$297,170	\$0	\$102,343	(\$42,954)	-0.14
287	MADISON NATIONAL LIFE INSURANCE CO INC	0.0025	326	380	\$68,351	\$72,394	\$0	\$35,266	\$36,872	50.93
288	MAMSI LIFE AND HEALTH INSURANCE CO	0.0020	341	0	\$53,866	\$53,866	\$0	\$0	\$0	0.00
289	MANUFACTURERS LIFE INSURANCE CO	0.0079	259	0	\$213,261	\$234,367	\$105	\$411,148	\$410,487	175.15
290	MARKEL INSURANCE COMPANY	0.0073	267	24,454	\$195,503	\$200,033	\$0	\$94,769	\$109,345	54.56
291	MASSACHUSETTS CASUALTY INSURANCE CO	0.0180	214	472	\$484,598	\$495,444	\$0	\$71,171	\$120,265	24.27
292	MASSACHUSETTS GENERAL LIFE INS CO	0.0013	356	176	\$33,782	\$0	\$0	\$90,193	\$0	N/A
293	MASSACHUSETTS MUTUAL LIFE INS CO	0.3977	49	10,877	\$10,709,004	\$9,420,273	\$41,946	\$9,347,932	\$10,931,345	116.04
294	MAYFLOWER NATIONAL LIFE INSURANCE CO	0.0000	484	137	(\$851)	\$50,334	\$0	\$6,268	(\$5,333)	-0.11
295	MBL LIFE ASSURANCE CORPORATION	0.0040	300	181	\$107,171	\$109,911	\$0	\$153,032	\$191,928	174.62
296	MEDICAL LIFE INSURANCE COMPANY	0.0017	347	420	\$44,451	\$42,278	\$0	\$9,719	\$9,719	22.99
297	MEDICO LIFE INSURANCE COMPANY	0.0391	171	1,050	\$1,053,896	\$1,111,520	\$0	\$1,036,565	\$835,531	75.17
298	MEGA LIFE AND HEALTH INS CO THE	0.0449	163	2,147	\$1,208,784	\$1,269,870	\$0	\$439,055	\$668,687	52.66
299	MEMBER SERVICE LIFE INSURANCE COMPANY	0.0000	484	5,786	(\$160,771)	\$451,899	\$0	\$413,654	\$313,626	69.40
300	MEMBERS LIFE INSURANCE COMPANY	0.0000	436	544	\$943	\$1,362	\$0	\$27,955	\$24,542	1801.91
301	MERIT LIFE INSURANCE CO	0.0480	153	24,113	\$1,293,401	\$1,560,201	\$0	\$468,143	\$387,696	24.85
302	METROPOLITAN LIFE INSURANCE COMPANY	1.4364	12	1,129,434	\$36,674,835	\$29,674,430	\$1,753,013	\$15,908,836	\$16,919,448	63.76
303	MIC LIFE INSURANCE CORPORATION	0.0000	484	2,698	(\$60,805)	\$902,565	\$0	\$323,678	\$166,772	18.48
304	MID CONTINENT LIFE INSURANCE CO	0.0000	437	9	\$937	\$942	\$0	\$0	\$0	0.00
305	MIDAMERICA LIFE INSURANCE COMPANY	0.0006	377	0	\$15,312	\$15,312	\$0	\$1,387	\$1,111	7.26
306	MIDLAND LIFE INSURANCE COMPANY THE	0.0002	399	0	\$5,396	\$2,942	\$0	\$0	\$0	0.00
307	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0000	471	0	\$142	\$150	\$0	\$177	\$95	63.33
308	MIDWEST NATIONAL LIFE INS CO OF TN	0.0686	134	1,116	\$1,790,957	\$1,664,483	\$0	\$442,125	\$894,826	53.75
309	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0001	424	297	\$1,559	\$2,201	\$0	\$1,768	\$1,507	68.47
310	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0742	129	21,382	\$1,998,920	\$1,849,747	\$0	\$963,415	\$935,479	80.57
311	MISSOURI VALLEY LIFE AND HEALTH INS CO	1.4477	11	47,466	\$36,978,896	\$38,967,591	\$0	\$27,659,084	\$28,196,218	72.36
312	MODERN AMERICAN LIFE INSURANCE CO	0.0035	308	1,747	\$93,037	\$93,796	\$0	\$74,039	\$41,691	44.45
313	MODERN WOODMEN OF AMERICA	0.0003	396	49	\$6,920	\$6,955	\$229	\$7,517	\$7,339	105.52
314	MONTGOMERY WARD INSURANCE COMPANY	0.0096	246	18,126	\$259,586	\$259,803	\$0	\$24,224	\$18,724	7.21
315	MONTGOMERY WARD LIFE INSURANCE CO	0.0537	145	25,969	\$1,446,274	\$1,481,799	\$0	\$816,009	\$830,283	56.03
316	MONUMENTAL LIFE INSURANCE COMPANY	0.1572	79	32,242	\$4,232,894	\$4,349,505	\$0	\$2,086,767	\$2,052,696	47.19
317	MOUNTAIN LIFE INSURANCE COMPANY	0.0081	258	1,798	\$217,316	\$215,407	\$0	\$92,286	\$96,315	44.71
318	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0000	457	0	\$293	\$316	\$0	\$0	\$0	0.00
319	MUTUAL LIFE INSURANCE CO OF NY	0.0247	197	892	\$663,893	\$647,819	\$4,219	\$303,844	\$867,605	133.93
320	MUTUAL OF OMAHA INSURANCE COMPANY	1.0780	23	76,415	\$29,025,270	\$28,879,081	\$0	\$21,038,915	\$21,057,489	72.92
321	MUTUAL PROTECTIVE INS CO	0.0768	126	2,627	\$2,067,631	\$2,150,729	\$0	\$2,019,025	\$1,789,534	83.16
322	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	484	0	\$0	\$0	\$0	\$2,441	\$2,441	N/A
323	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0010	365	23	\$26,347	\$25,817	(\$43)	\$0	\$46,928	181.77
324	NATIONAL BENEFIT LIFE INSURANCE CO	0.0027	324	65	\$71,708	\$71,974	\$0	\$45,225	\$46,236	64.24
325	NATIONAL CASUALTY COMPANY*	0.0327	185	23,528	\$880,475	\$930,033	\$0	\$1,265,004	\$1,271,097	136.67
326	NATIONAL FARMERS UNION LIFE INS CO	0.0000	473	0	\$117	\$117	\$0	\$0	\$0	0.00
327	NATIONAL FIDELITY LIFE INSURANCE CO	0.0019	345	269	\$50,708	\$52,156	\$0	\$78,299	\$68,063	130.48
328	NATIONAL FINANCIAL INSURANCE COMPANY	0.0412	169	1,276	\$1,110,019	\$1,130,533	\$0	\$563,014	\$482,548	42.68
329	NATIONAL FOUNDATION LIFE INS CO	0.1388	86	2,636	\$3,736,083	\$3,735,442	\$0	\$2,104,553	\$2,237,898	59.91
330	NATIONAL FRATERNAL SOCIETY/DEAF	0.0000	475	6	\$96	\$96	\$0	\$250	\$250	260.42
331	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.1477	84	1,715	\$3,977,194	\$3,984,847	\$0	\$2,672,354	\$2,471,500	62.02
332	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0011	363	88	\$28,748	(\$348,371)	\$0	\$5,034	\$5,034	-0.01
333	NATIONAL HEALTH INS CO	0.0454	162	1,248	\$1,221,325	\$1,222,957	\$0	\$850,220	\$855,603	69.96
334	NATIONAL LIFE INSURANCE COMPANY	0.0185	211	559	\$496,807	\$514,304	\$0	\$352,389	\$499,294	97.08

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
335	NATIONAL STATES INSURANCE COMPANY	0.1175	96	4,034	\$3,162,871	\$3,171,231	\$0	\$2,590,499	\$2,521,080	79.50
336	NATIONAL TRAVELERS LIFE COMPANY	0.3174	62	10,886	\$8,546,156	\$8,447,318	\$0	\$6,245,725	\$6,318,832	74.80
337	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.9262	8	1,824	\$51,861,571	\$61,806,551	\$0	\$6,038,291	\$8,526,058	16.46
338	NATIONWIDE LIFE INSURANCE CO	0.1480	83	61,715	\$3,985,460	\$3,780,967	\$0	\$3,270,997	\$3,279,429	86.74
339	NATIONWIDE MUTUAL INSURANCE COMPANY	0.0000	479	2	\$35	\$35	\$0	\$0	\$0	0.00
340	NETWORK AMERICA LIFE INSURANCE COMPANY	0.0931	112	1,855	\$2,507,166	\$2,274,251	\$0	\$1,267,626	\$1,582,262	69.57
341	NEW AMERICAN LIFE INSURANCE CO	0.0000	484	8	(\$37)	\$314	\$0	\$5,083	\$3,476	1107.01
342	NEW ERA LIFE INS CO OF THE MIDWEST	0.0013	353	69	\$36,156	\$27,459	\$0	\$159	\$245	0.89
343	NEW HAMPSHIRE INSURANCE COMPANY	0.0000	484	0	\$0	\$0	\$0	\$7,225	(\$58,065)	N/A
344	NEW YORK LIFE INSURANCE COMPANY	1.1486	21	70,490	\$30,925,516	\$31,998,991	\$142,075	\$24,011,271	\$34,093,291	106.54
345	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.0000	468	29	\$258	\$258	\$0	\$0	(\$810)	-3.02
346	NORTH AMERICAN INSURANCE COMPANY	0.0051	289	109	\$137,445	\$139,194	\$0	\$121,522	\$136,978	98.41
347	NORTH AMERICAN SPECIALTY INS CO	0.0058	279	270	\$156,622	\$156,622	\$0	\$1,955	\$48,416	30.91
348	NORTH CAROLINA MUTUAL LIFE INS CO	0.0001	417	820	\$2,785	\$2,785	\$0	\$420	\$420	15.08
349	NORTH CENTRAL LIFE INSURANCE CO*	0.0067	271	1,856	\$179,449	\$270,960	\$0	\$152,441	\$152,986	55.46
350	NORTHERN LIFE INSURANCE COMPANY	0.0000	477	7	\$73	\$167	\$0	\$0	\$0	0.00
351	NORTHWESTERN MUTUAL LIFE INS CO	0.3789	53	14,842	\$10,202,062	\$10,273,349	\$226,071	\$2,694,833	\$6,993,528	67.96
352	OCCIDENTAL LIFE INS CO OF NC	0.0094	248	1,026	\$253,347	\$255,769	\$0	\$149,174	\$149,174	58.32
353	OHIO CASUALTY INSURANCE COMPANY	0.0002	403	20	\$6,055	\$6,123	\$0	\$0	(\$12)	-0.00
354	OHIO LIFE INSURANCE COMPANY	0.0130	227	14	\$349,551	\$12,794	\$0	\$3,710	\$0	0.00
355	OHIO NATIONAL LIFE ASSURANCE CORP	0.0143	220	392	\$385,103	\$385,001	\$0	\$49,361	\$50,345	13.08
356	OHIO NATIONAL LIFE INS CO THE	0.0129	228	57	\$345,036	\$345,686	\$0	\$120,603	\$97,641	28.25
357	OHIO STATE LIFE INSURANCE CO THE	0.0000	455	1	\$313	\$322	\$0	\$378	\$380	118.01
358	OLD AMERICAN INSURANCE COMPANY	0.0181	213	5,836	\$486,600	\$507,291	\$0	\$424,649	\$346,515	68.31
359	OLD RELIANCE INSURANCE COMPANY	0.0001	423	10	\$1,603	\$1,686	\$0	\$0	\$0	0.00
360	OLD REPUBLIC INSURANCE COMPANY	0.0007	372	0	\$19,125	\$19,171	\$0	\$14,015	\$14,616	76.24
361	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0049	291	132,605	\$132,751	\$0	\$54,437	\$73,941	\$56	N/A
362	OLD UNITED LIFE INSURANCE COMPANY	0.0243	198	3,199	\$653,076	\$553,060	\$0	\$156,749	\$220,116	39.80
363	OMAHA PROPERTY AND CASUALTY INS CO	0.0088	252	0	\$237,526	\$237,526	\$0	\$116,708	\$156,456	65.87
364	OXFORD LIFE INSURANCE COMPANY	0.0007	370	84	\$19,913	\$20,285	\$0	\$11,134	\$11,218	55.30
365	OZARK NATIONAL LIFE INSURANCE CO	0.0052	287	2,484	\$140,138	\$143,780	\$0	\$81,980	\$89,218	62.06
366	PACIFIC INDEMNITY COMPANY	0.0002	407	0	\$4,718	\$4,447	\$0	\$0	(\$1,537)	-0.35
367	PACIFIC MUTUAL LIFE INSURANCE CO	0.0522	146	11,385	\$1,406,564	\$1,422,248	\$0	\$873,218	\$976,386	68.65
368	PAN AMERICAN LIFE INSURANCE COMPANY	0.0544	144	11,937	\$1,465,084	\$1,449,550	\$0	\$908,769	\$833,542	57.50
369	PAUL REVERE LIFE INSURANCE CO	0.3704	54	16,494	\$9,972,559	\$10,172,973	\$0	\$4,507,836	\$10,031,817	98.61
370	PEKIN LIFE INSURANCE COMPANY	0.0061	278	616	\$164,109	\$187,322	\$0	\$32,935	\$74,122	39.57
371	PENN MUTUAL LIFE INSURANCE CO THE	0.0057	281	113	\$153,505	\$142,942	\$0	\$12,097	\$13,141	9.19
372	PENNSYLVANIA LIFE INSURANCE COMPANY	0.1280	89	12,362	\$3,446,294	\$3,289,870	\$0	\$1,369,144	\$2,217,241	67.40
373	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0000	442	15	\$792	\$747	\$0	\$11,348	\$8,695	1163.99
374	PFL LIFE INSURANCE COMPANY	0.2148	73	6,443	\$5,784,095	\$5,785,034	\$0	\$4,963,434	\$4,964,917	85.82
375	PHF LIFE INSURANCE COMPANY	0.0000	484	0	\$0	\$0	\$0	\$26,348	\$104,204	N/A
376	PHILADELPHIA AMERICAN LIFE INS CO	0.0011	362	19	\$28,813	\$28,981	\$0	\$58,064	\$65,201	224.96
377	PHILADELPHIA LIFE INS CO	0.0154	217	0	\$414,422	\$625,748	\$0	\$241,745	\$465,780	74.44
378	PHOENIX AMERICAN LIFE INS CO	0.1140	100	28,608	\$3,069,057	\$3,073,527	\$0	\$1,450,202	\$2,345,362	76.31
379	PHOENIX HOME LIFE MUTUAL INS CO	0.0690	132	12,208	\$1,856,964	\$1,962,468	\$2	\$1,746,337	\$2,036,902	103.79
380	PHYSICIANS MUTUAL INSURANCE COMPANY	0.5536	33	35,696	\$14,908,571	\$14,757,458	\$0	\$9,509,517	\$9,397,224	63.68
381	PIERCE NATIONAL LIFE INSURANCE CO	0.0000	460	3	\$241	\$271	\$0	\$0	\$0	0.00
382	PIONEER LIFE INSURANCE COMPANY	0.5322	35	14,391	\$14,329,384	\$14,070,244	\$0	\$9,075,676	\$8,925,790	63.44
383	PM GROUP LIFE INS CO	0.0475	155	5,558	\$1,281,932	\$1,289,871	\$0	\$2,547,995	\$2,557,767	198.30
384	PREFERRED LIFE INS CO OF NEW YORK	0.0000	468	4	\$156	\$157	\$0	\$16,050	\$16,050	10222.93
385	PREFERRED RISK LIFE INSURANCE CO	0.0048	293	148	\$129,743	\$133,593	\$0	\$216,529	\$236,068	176.72
386	PRIMERICA LIFE INSURANCE COMPANY	0.0015	350	62	\$41,535	\$43,153	\$0	\$35	\$3,693	8.56
387	PRINCIPAL MUTUAL LIFE INS CO	2.7350	6	103,619	\$73,520,274	\$73,520,274	\$171,130	\$56,608,148	\$55,789,221	75.88
388	PROFESSIONAL INS CORPORATION	0.0038	301	459	\$103,167	\$102,797	\$0	\$29,040	\$29,528	28.72
389	PROTECTIVE LIFE INSURANCE COMPANY	0.1225	92	19,553	\$3,298,136	\$3,135,163	\$0	\$2,073,133	\$2,029,245	64.73
390	PROVIDENT INDEMNITY LIFE INS CO	0.0090	250	148	\$241,505	\$241,287	\$0	\$144,767	\$168,604	69.88
391	PROVIDENT LIFE AND ACCIDENT INS CO	0.3873	50	10,153	\$10,428,125	\$10,551,643	\$0	\$5,837,598	\$8,905,411	84.40
392	PROVIDENT LIFE AND CASUALTY INS CO	0.0020	339	2,313	\$54,882	\$50,629	\$0	\$43,119	\$60,957	120.40
393	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.0028	320	308	\$74,935	\$77,336	\$0	\$100,365	\$54,935	71.03
394	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0192	209	638	\$516,728	\$513,686	\$0	\$257,748	\$268,061	52.18
395	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0819	123	8,310	\$2,205,459	\$2,222,100	\$0	\$1,348,113	\$1,369,412	61.63
396	PRUDENTIAL INSURANCE CO OF AMERICA THE	6.4199	3	164,824	\$172,850,937	\$164,427,289	\$461,572	\$148,174,558	\$173,669,441	105.62
397	PYRAMID LIFE INSURANCE COMPANY	0.0508	149	1,254	\$1,367,586	\$1,395,173	\$0	\$960,382	\$939,413	67.33
398	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0000	431	13	\$1,149	\$1,096	\$0	(\$851)	(\$1,962)	-1.78
399	RELIABLE LIFE INSURANCE COMPANY*	0.0777	125	68,187	\$2,092,605	\$2,207,366	\$0	\$1,025,558	\$1,029,352	46.63
400	RELIAANCE INSURANCE COMPANY	0.0320	187	0	\$860,903	\$672,868	\$0	\$1,002,182	(\$2,202,701)	-3.27
401	RELIANCE NATIONAL INDEMNITY COMPANY	0.0000	484	0	\$0	\$1,996	\$0	\$0	\$1,112	55.71
402	RELIAANCE STANDARD LIFE INSURANCE CO*	0.0347	179	10,963	\$935,393	\$940,160	\$0	\$703,332	\$916,986	97.54
403	RELIASTAR BANKERS SECURITY LIFE INS CO	0.0002	400	0	\$5,379	\$6,664	\$0	\$582	\$1,327	19.91
404	RELIASTAR LIFE INSURANCE COMPANY	0.0462	159	5,163	\$1,244,461	\$1,277,555	\$0	\$1,642,406	\$1,634,774	127.96
405	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0053	285	35	\$142,280	\$203,352	\$0	\$171,359	\$103,737	51.01
406	REPUBLIC WESTERN INS CO	0.0022	337	1,264	\$58,039	\$58,039	\$0	\$16,891	\$26,603	45.84
407	RESERVE NATIONAL INSURANCE COMPANY	0.3525	57	13,803	\$9,490,462	\$9,895,461	\$0	\$6,916,024	\$6,936,501	69.15
408	RESOURCE LIFE INSURANCE COMPANY	0.0020	342	108	\$53,284	\$58,160	\$0	\$89,843	\$101,981	175.31
409	RLI INSURANCE COMPANY	0.0037	303	7	\$99,720	\$102,822	\$0	\$101,733	\$83,305	81.02
410	ROYAL ARCANUM SUPREME COUNCIL OF	0.0000	481	1	\$28	\$0	\$0	\$0	\$0	N/A
411	ROYAL MACCABEES LIFE INSURANCE CO	0.0615	138	1,126	\$1,655,113	\$1,704,249	\$0	\$1,494,779	\$1,978,407	116.09
412	RUSHMORE NATIONAL LIFE INSURANCE CO	0.0000	444	5	\$680	\$708	\$0	\$1,700	\$1,351	190.82
413	SAFECO LIFE INSURANCE COMPANY*	0.0896	115	24,826	\$2,411,205	\$2,405,985	\$0	\$1,918,168	\$1,789,366	74.37
414	SAFEHEALTH LIFE INSURANCE COMPANY	0.0002	398	304	\$6,455	\$6,455	\$0	\$4,131	\$4,131	64.00
415	SEABOARD LIFE INSURANCE CO (USA)	0.0088	253	725	\$236,465	\$236,465	\$0	\$65,147	\$81,369	34.41
416	SECURA LIFE INSURANCE CO	0.0001	422	6	\$1,604	\$1,605	\$0	\$0	\$0	0.00
417	SECURITY BENEFIT LIFE INSURANCE CO	0.0031	313	279	\$84,707	\$85,607	\$0	\$76,447	\$67,138	78.43

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
418	SECURITY CONNECTICUT LIFE INS CO	0.0000	433	47	\$1,074	\$1,074	\$0	\$0	\$0	0.00
419	SECURITY GENERAL LIFE INSURANCE CO	0.0001	420	2	\$2,032	\$2,039	\$0	\$46	\$46	2.26
420	SECURITY INSURANCE CO OF HARTFORD	0.0000	484	8	(\$13,848)	\$2,424	\$0	\$90	\$93,107	3841.05
421	SECURITY LIFE INS CO OF AMERICA	0.0192	208	1,720	\$516,931	\$518,827	\$0	\$387,390	\$381,000	73.43
422	SECURITY LIFE OF DENVER INSURANCE CO*	0.0051	290	1,196	\$136,540	\$119,698	\$0	\$0	\$62,407	52.14
423	SECURITY MUTUAL LIFE INS CO OF NE	0.0005	378	28	\$14,549	\$14,799	\$0	\$72,532	\$71,882	485.72
424	SECURITY MUTUAL LIFE INS CO OF NY	0.0036	306	677	\$96,355	\$109,070	\$74,266	\$75	\$65	0.06
425	SENTRY INSURANCE A MUTUAL COMPANY	0.0066	272	729	\$179,008	\$178,881	\$0	\$55,640	\$55,640	31.10
426	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0389	172	579	\$1,046,546	\$1,205,297	\$0	\$821,558	\$1,024,265	84.98
427	SETTLERS LIFE INSURANCE COMPANY	0.0030	315	220	\$80,021	\$79,400	\$0	\$52,225	\$72,032	90.72
428	SHELTER LIFE INSURANCE CO	0.3831	52	6,932	\$10,314,304	\$10,515,582	\$0	\$9,171,338	\$6,909,965	65.71
429	SHEANDOAH LIFE INSURANCE COMPANY	0.0000	439	2	\$841	\$1,109	\$0	\$0	\$0	0.00
430	SIERRA HEALTH & LIFE INS CO INC	0.0368	175	1,245	\$991,122	\$988,872	\$0	\$300,996	\$555,466	56.17
431	SIGNATURE LIFE INS CO OF AMERICA THE	0.0021	338	1,043	\$56,182	\$51,083	\$0	\$36,207	\$41,562	81.36
432	SLOVENE NATIONAL BENEFIT SOCIETY	0.0000	434	89	\$1,031	\$1,031	\$0	\$1,243	\$1,140	110.57
433	SOUTHLAND LIFE INSURANCE COMPANY	0.0073	266	166	\$195,870	\$196,489	\$0	\$387,444	\$398,679	203.94
434	STANDARD INSURANCE COMPANY	0.1411	85	56,759	\$3,798,402	\$3,803,285	\$0	\$2,628,168	\$3,824,026	100.55
435	STANDARD LIFE AND ACCIDENT INS CO	0.2591	65	12,751	\$6,975,281	\$7,189,694	\$0	\$5,491,992	\$5,440,236	75.67
436	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0587	139	4,408	\$1,581,012	\$1,544,244	\$0	\$1,854,126	\$1,817,491	117.69
437	STATE AUTOMOBILE MUTUAL INS CO	0.0000	459	2	\$248	\$248	\$0	\$0	\$63	25.40
438	STATE FARM MUTUAL AUTOMOBILE INS CO	1.2296	18	55,366	\$33,105,152	\$33,402,292	\$2,152	\$23,429,735	\$23,415,286	70.10
439	STATE LIFE INSURANCE COMPANY	0.0002	397	5	\$6,464	\$6,821	\$0	\$0	\$0	0.00
440	STATE MUTUAL INSURANCE CO	0.0022	333	41	\$59,657	\$64,314	\$0	\$0	\$0	0.00
441	STATESMAN NATIONAL LIFE INS CO THE	0.0082	256	153	\$220,140	\$219,593	\$0	\$163,440	\$156,719	71.37
442	SUN LIFE ASSURANCE CO OF CANADA	0.0470	157	3,683	\$1,266,178	\$1,190,666	\$0	\$1,132,984	\$1,167,767	98.08
443	SUNAMERICA LIFE INSURANCE COMPANY	0.0189	210	0	\$508,553	\$0	\$0	\$448,226	\$0	N/A
444	TIG INSURANCE COMPANY	0.0339	183	116	\$913,360	\$752,459	\$0	\$86,400	\$164,627	21.88
445	TIME INSURANCE COMPANY	0.5018	37	12,374	\$13,509,641	\$13,506,450	\$0	\$8,070,484	\$8,175,682	60.54
446	TMG LIFE INSURANCE COMPANY	0.0886	116	1,138	\$2,385,789	\$2,391,457	\$0	\$1,587,556	\$1,433,709	59.95
447	TRANS-GENERAL LIFE INSURANCE COMPANY	0.0234	202	1,460	\$630,165	\$644,984	\$0	\$350,982	\$269,435	41.77
448	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.1148	99	34,873	\$3,091,995	\$3,331,898	\$0	\$1,784,832	\$1,782,945	53.51
449	TRANSPORT LIFE INSURANCE COMPANY	0.0967	109	4,624	\$2,602,727	\$2,723,889	\$0	\$2,680,038	\$3,007,941	110.43
450	TRANSPORTATION INSURANCE COMPANY	0.0000	454	0	\$340	\$444	\$0	\$0	\$0	0.00
451	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.0000	484	0	(\$561)	(\$561)	\$0	\$86,510	(\$164,485)	248.84
452	TRAVELERS INDEMNITY COMPANY	0.0000	484	0	(\$8,543)	(\$8,555)	\$0	\$0	\$0	N/A
453	TRAVELERS INSURANCE COMPANY THE	0.5677	31	14,524	\$15,283,936	\$15,542,989	\$0	\$13,440,209	\$10,499,091	67.55
454	TRAVELERS PROTECTIVE ASSOC OF AMERICA	0.0056	283	10,746	\$150,147	\$150,147	\$0	\$142,086	\$142,086	94.63
455	TRUSTMARK INSURANCE CO (MUTUAL)	0.6289	36	35,004	\$14,239,433	\$14,232,629	\$0	\$10,341,727	\$10,640,008	74.76
456	TRUSTMARK LIFE INSURANCE COMPANY	0.0002	404	4	\$5,737	\$5,750	\$0	\$39	\$40	0.70
457	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0028	318	470	\$75,526	\$76,058	\$0	\$73,918	\$73,761	96.98
458	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.0048	292	1,310	\$130,116	\$174,251	\$0	\$4,966	\$36,068	20.70
459	UNILIFE INSURANCE COMPANY	0.0052	288	8	\$139,973	\$139,973	\$0	\$111,978	\$111,978	80.00
460	UNION BANKERS INSURANCE COMPANY	0.3664	56	7,907	\$9,863,958	\$9,839,223	\$0	\$7,845,945	\$7,723,002	78.49
461	UNION BENEFIT LIFE INS CO	0.0000	469	0	\$155	\$155	\$0	\$0	\$49	31.61
462	UNION CENTRAL LIFE INSURANCE CO	0.0267	191	1,209	\$718,647	\$742,569	\$0	\$284,535	\$478,439	64.43
463	UNION FIDELITY LIFE INSURANCE CO	0.3338	59	80,796	\$8,986,642	\$9,343,422	\$0	\$4,082,415	\$4,329,048	46.33
464	UNION LABOR LIFE INSURANCE COMPANY	0.0826	120	62,434	\$2,223,307	\$2,268,344	\$40,129	\$1,667,966	\$1,585,003	69.87
465	UNION SECURITY LIFE INSURANCE CO	0.0849	119	14,444	\$2,285,874	\$2,201,422	\$0	\$912,009	\$918,934	41.74
466	UNITED AMERICAN INSURANCE COMPANY	0.5516	34	14,157	\$14,851,377	\$14,848,756	\$0	\$10,262,756	\$10,235,857	68.93
467	UNITED BENEFIT LIFE INSURANCE COMPANY	0.0457	180	2,328	\$1,230,666	\$1,221,705	\$0	\$796,891	\$992,397	81.23
468	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.0947	110	6,126	\$2,550,618	\$2,304,585	\$0	\$1,379,537	\$1,549,806	67.25
469	UNITED COMPANIES LIFE INSURANCE CO	0.0012	359	320	\$31,731	\$63,171	\$0	\$7,650	\$7,650	12.11
470	UNITED DENTAL CARE INSURANCE COMPANY	0.0290	190	0	\$779,539	\$779,539	\$0	\$757,232	\$759,046	97.37
471	UNITED FAMILY LIFE INSURANCE CO	0.0000	476	1	\$92	\$92	\$0	\$0	\$0	0.00
472	UNITED FIDELITY LIFE INSURANCE CO	0.0000	484	0	\$0	\$17	\$0	\$0	(\$195)	-11.47
473	UNITED HEALTH AND LIFE INSURANCE CO	1.2800	14	121,043	\$34,464,350	\$38,782,650	\$0	\$23,347,735	\$28,593,721	73.73
474	UNITED HEALTHCARE INSURANCE COMPANY	0.9087	26	30,391	\$24,464,777	\$17,093,960	\$0	\$18,389,138	\$24,192,135	141.52
475	UNITED HERITAGE MUTUAL LIFE INS CO	0.0004	387	16	\$10,025	\$10,247	\$0	\$2,222	\$1,562	15.44
476	UNITED HOME LIFE INSURANCE COMPANY	0.0002	405	11	\$5,446	\$5,446	\$0	\$0	\$0	0.00
477	UNITED INSURANCE COMPANY OF AMERICA	0.0115	237	2,076	\$309,407	\$288,819	\$0	\$97,577	\$98,784	34.20
478	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0000	466	3	\$168	\$180	\$0	\$1,096	\$2,181	1211.67
479	UNITED LIFE INSURANCE COMPANY	0.0063	276	1,103	\$169,482	\$154,087	\$0	\$102,978	\$154,095	100.01
480	UNITED OF OMAHA LIFE INS CO	0.4305	44	52,846	\$11,590,445	\$11,120,797	\$0	\$9,046,503	\$6,853,677	61.63
481	UNITED STATES LIFE INS CO NY	0.0587	140	2,890	\$1,580,616	\$1,581,578	\$0	\$992,745	\$1,080,223	68.30
482	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0083	255	1,124	\$222,841	\$241,594	\$0	\$245,127	\$231,233	95.71
483	UNITED WISCONSIN INSURANCE COMPANY	0.0073	265	1,266	\$196,537	\$196,166	\$0	\$28,158	\$49,926	25.19
484	UNITED WISCONSIN LIFE INSURANCE COMPANY	1.2317	17	27,452	\$33,163,338	\$32,867,921	\$0	\$24,563,268	\$24,073,229	73.24
485	UNITED WORLD LIFE INSURANCE COMPANY	0.0143	222	521	\$384,432	\$381,779	\$0	\$485,128	\$531,687	139.27
486	UNIVERSAL GUARANTY LIFE INS CO	0.0002	406	29	\$5,333	\$5,333	\$0	\$12,784	\$12,784	239.71
487	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0238	201	2,903	\$639,616	\$530,927	\$0	\$263,209	\$418,743	78.87
488	UNUM LIFE INS CO OF AMERICA	1.2091	19	244,715	\$32,554,417	\$31,299,011	\$3	\$19,834,527	\$25,534,680	81.58
489	USAA LIFE INSURANCE COMPANY	0.0341	182	1,741	\$918,232	\$915,178	\$0	\$502,784	\$417,944	45.66
490	USLIFE CREDIT LIFE INSURANCE CO*	0.0741	130	21,319	\$1,995,196	\$1,798,549	\$0	\$698,297	\$856,802	47.64
491	VALLEY FORGE LIFE INSURANCE COMPANY	0.0005	382	3,205	\$12,663	\$0	\$0	\$0	\$0	N/A
492	VALLEY NATIONAL INSURANCE COMPANY	0.0000	484	0	\$0	\$117,418	\$0	\$0	\$0	0.00
493	VASA NORTH ATLANTIC INSURANCE COMPANY	0.0206	207	406	\$553,612	\$553,612	\$0	\$1,899,635	\$1,950,799	352.38
494	VETERANS LIFE INS CO	0.0090	249	1,934	\$241,844	\$240,679	\$0	\$103,953	\$122,714	50.99
495	VICTORY LIFE INSURANCE COMPANY	0.0000	484	10	\$0	\$92	\$0	\$0	\$0	0.00
496	VIRGINIA SURETY COMPANY INC	0.0000	432	0	\$1,139	\$1,162	\$0	\$35	(\$443)	-0.38
497	VISION SERVICE PLAN INSURANCE CO	0.3669	55	219,512	\$9,878,548	\$9,895,351	\$0	\$7,858,986	\$8,349,116	84.37
498	VISTA LIFE INSURANCE COMPANY	0.0023	330	322	\$61,432	\$73,813	\$0	\$22,745	\$11,058	15.02
499	VOYAGER LIFE INSURANCE COMPANY	0.0216	205	581	\$581,935	\$585,119	\$0	\$63,474	\$159,406	43.66
500	VULCAN LIFE INSURANCE COMPANY	0.0057	282	4,673	\$152,866	\$144,834	\$0	\$152,275	\$118,676	82.05

**1996 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
501	WABASH LIFE INSURANCE COMPANY	0.0000	270	1,508	\$186,647	\$193,257	\$0	\$132,308	\$148,959	77.08
502	WASHINGTON NATIONAL INSURANCE CO*	0.4388	42	73,786	\$11,804,349	\$11,819,071	\$0	\$7,163,828	\$7,075,278	59.86
503	WEST COAST LIFE INSURANCE COMPANY*	0.0000	440	5	\$833	\$851	\$0	\$0	\$2	0.24
504	WESTERN AND SOUTHERN LIFE INS CO	0.0336	184	8,419	\$902,693	\$893,686	\$0	\$1,331,390	\$1,489,818	166.71
505	WESTERN DIVERSIFIED LIFE INSURANCE CO	0.0182	212	2,941	\$489,698	\$431,310	\$0	\$52,102	\$4,892	1.13
506	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0000	430	5	\$1,161	\$1,235	\$0	\$0	(\$755)	-0.61
507	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0469	158	1,161	\$1,262,934	\$1,244,400	\$0	\$863,374	\$858,555	68.99
508	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0015	351	104	\$39,429	\$39,409	\$1,984	\$9,083	\$12,744	32.34
509	WORKMENS BENEFIT FUND OF THE U S OF AM	0.0000	448	27	\$602	\$602	\$0	\$342	\$0	0.00
510	WORLD INSURANCE COMPANY	0.1217	93	1,665	\$3,276,365	\$3,310,999	\$0	\$2,448,834	\$2,142,830	64.72
511	ZALE LIFE INSURANCE COMPANY	0.0012	357	2,706	\$33,590	\$33,590	\$0	\$11,796	\$11,912	35.46
512	ZURICH INSURANCE COMPANY	0.0000	484	0	(\$16,592)	(\$51,098)	\$0	\$0	(\$13,079)	0.26
513	ZURICH LIFE INSURANCE CO OF AMERICA	0.0000	463	1	\$212	\$0	\$0	\$0	\$0	0.00
<b>TOTAL</b>		<b>100.000</b>		<b>10,286,491</b>	<b>\$2,692,431,169</b>	<b>\$2,676,254,654</b>	<b>\$3,125,939</b>	<b>\$1,967,460,012</b>	<b>\$2,062,651,225</b>	<b>77.07</b>